WARRANTY DEED

Davidson County DEEDWARR
Recvd: 10/25/01 08:44 2pgs
Fees:13.00 Taxes:580.53

20011025-0116641

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS $156,900.00

Michael R. Taylor
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th Day of October, 2001.

NOTARY PUBLIC AT LARGE — CONNIE GILL — RUTHERFORD COUNTY, TN

Notary Public

MY COMMISSION EXPIRES: 11/17/02

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
David W. Kious, Attorney at Law, 613 Potomac Place, Suite 201 Smyrna, TN 37167

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Michael R. Taylor	America's Wholesale Lender	Map 173
(NAME) 125 Brian Circle	(NAME) P.O. Box 10212	Group 4A
(ADDRESS) Antioch, TN 37013	(ADDRESS) Van Nuys, CA. 91410-0212	Parcel 3.00
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION of the sum of ten dollars, cash in hand paid by the hereinafter named GRANTEE(S), and other good and valuable considerations, the receipt of which is hereby acknowledged, we, **Lucy A. Embry, unmarried**, hereinafter called the GRANTOR(S), have bargained and sold, and by these presents do transfer and convey unto **Michael R.Taylor and wife, Donna Taylor** herereinafter called the GRANTEE(S), their heirs and assigns, a certain tract or parcel of land in DAVIDSON County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being all of Lot No. 3, Oak Highlands, Phase I, a Planned Unit Development, according to the plat thereof, recorded in Plat Book 6900, Page 432-435 of the Register's Office of DAVIDSON County, Tennessee, to which plat reference is hereby made for more complete details of location and description of said lot.

Being the same property conveyed to CFIJ, LLC by deed dated February 5, 1999 and filed for record in Deed Book 642, page 597, said Register's Office and further conveyed to Lucy A. Embry, unmarried, by Warranty Deed dated April 30, 2001 and filed for record in Book 11514, page 770, Register's Office of Davidson County, Tennessee.

Declaration of Covenants, Conditions and Restrictions of Oak Highlands, of record in Book 7350, page 24 and re-recorded in Book 7367, page 587, and as amended in Book 8765, page 77 and all matters shown on the plan of record in Plat Book 6900, pages 432-435; all of the Register's Office of Davidson County, Tennessee.

This is unimproved ( )
improved(X) property, known as 125 Brian Circle Antioch TN 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and except for the current year property taxes which are being prorated between the parties and Grantee agreeing to pay said tax when due; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE(S), their heirs and assigns, against the lawful claims of all persons whomsoever.

Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my/our hand(s) this 24th Day of October, 2001.

Lucy A Embry By

Lucy A. Embry By: Donna Ritter, Attorney-in-Fact

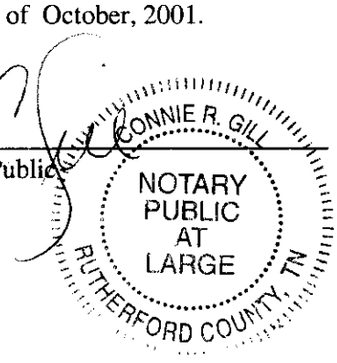
Donna Ritter Atty in Fact

STATE OF TENNESSEE)
) ss:
COUNTY OF DAVIDSON)

Before me, the undersigned Notary Public, personally appeared Donna Ritter, who is known to me or proved to me on the basis of satisfactory evidence, and who executed the foregoing instrument for the purposes therein contained and who further acknowledged that she is the Attorney-in-Fact for Lucy A. Embry, and being authorized to do so, did execute this instrument on his behalf by virtue of power of attorney being recorded simultaneously herewith.

Witness my hand and official seal this the 24th day of October, 2001.

Notary Public



11/17/02
My Commission Expires

STATE OF TENNESSEE)
) ss:
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said county and state, the within named, Donna Ritter, whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), that she executed the within instrument for the purposes therein contained.

WITNESS MY HAND AND OFFICIAL SEAL, this the 24th day of October, 2001.

Notary Public

My Commission Expires