WARRANTY DEED

T, P.C.
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Davidson County DEEDWARR
Recvd: 02/08/02 08:37 2pgs
Fees:13.00 Taxes:551.30

20020208-0017190

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 149,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF January, 2002

Notary Public

MY COMMISSION EXPIRES: (AFFIX SEAL)

A. SCOTT HUBBARD NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

My Commission Expires March 27, 2005

THIS INSTRUMENT WAS PREPARED BY

AmTitle & Escrow, LLC, 515 Rivergate Parkway, Suite 111, Goodlettsville, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Charles Hardtke (NAME)	Accredited Home Lenders, Inc. (NAME)	MAP 025-12
705 Cerro Vista Drive (ADDRESS)	P.O. Box 501910 (ADDRESS)	PARCEL 031
Goodlettsville, TN 37072 (CITY) (STATE) (ZIP)	San Diego, California 92150-1910 (CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Ray Emmett and wife, Shelly Renee Emmett

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Charles Hardtke and wife, Sherry Hardtke

HEREINAFTER CALLED THE GRANTEES, 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 Lot No. 22, on the Plan of Clark Place, Section 4, as shown on plat of record in Plat Book 2331, page 74, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

BEING the same property conveyed to Ray Emmett and wife, Shelly Renee Emmett by Warranty Deed from Lois F. Stinson and husband, John R. Stinson of record by Instrument No. 20010625-0067024, Register's Office for Davidson County, TN.

This conveyance is subject to taxes for the year 2002, and subsequent years, easements and restrictive covenants of record.

unimproved ( )
This is improved (X) property, known as 705 Cerro Vista Drive, Goodlettsville, TN 37072
(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 GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES 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 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 GRANTEES, 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 our hand s this 31st day of January, 2002

Ray Emmett

Ray Emmett

Shelly Renee Emmett

Shelly Renee Emmett

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Ray Emmett and wife, Shelly Renee Emmett

the bargainor with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Goodlettsville, Tennessee, this 31st day of January, 2002.

My Commission expires 10-25-03

Mary Birthright
Notary Public

MARY BIRTHRIGHT NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____, _____.

My commission expires _____

_____
Notary Public