Box 17

THIS INSTRUMENT PREPARED BY
AND WHEN RECORDED RETURN TO:
Afshin Yazdian, Esq.
2834 Azalea Place
Nashville, Tennessee 37204

Davidson County DEEDWARR
Recvd: 04/08/02 15:36 2pgs
Fees:13.00 Taxes:795.13
20020408-0042942

ADDRESS NEW OWNER AS FOLLOWS:
Roy L. Spencer
5361 Windypine Drive
Nashville, Tennessee 37211

SEND TAX BILLS TO:
Wells Fargo Home Mtg., Inc.
4456 Corporation Lane #100
Virginia Beach, VA 23462

MAP-PARCEL NO.
Map No. 172
Group 03A
Parcel No. 102

WARRANTY DEED

For and in consideration of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, the undersigned, **Amir Arab**, hereinafter called the Grantor, have bargained and sold, and by these presents does transfer and convey unto **Roy L. Spencer and wife, Donna A. Spencer,** hereinafter called the Grantee, heirs and assigns, certain land in Davidson County, State of Tennessee, described as follows, to-wit:

LAND in Davidson County, Tennessee, Being Lot No. 102 on the Plan of THE WOODLANDS, PHASE 1, SECTION 1, A PLANNED UNIT DEVELOPMENT, of record in Plat Book 6900, page 498, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a complete and accurate description of said lot.

BEING all of the same property conveyed to Amir Arab, unmarried, by Warranty Deed from R. Doug Richter, unmarried, of record in Instrument Number 200103150024970, Register's Office for Davidson County, Tennessee.

This Conveyance is subject to taxes for the year 2002 and subsequent years and all matters of record including restrictions, declarations, easements, dedications, agreements, memorandums and assessments as shown of record in the Register's Office for Davidson County, Tennessee.

This is improved property known as 5361 Windypine Drive, Nashville, Tennessee 37211

THIS PROPERTY IS NOT NOR HAS EVER BEEN THE PRIMARY RESIDENCE OF AMIR ARAB.

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, their heirs and assigns, forever; and Grantors do covenant with the said Grantee 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 Grantee, their heirs and representatives, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor has executed this instrument this 4th day of April, 2002.

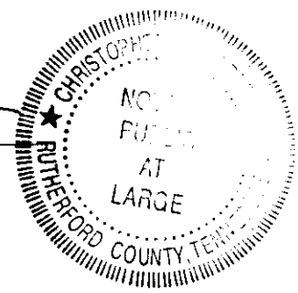
Amir Arab

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, Christopher M. Corriveau, a Notary Public in and for said County and State, Amir Arab, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that such person executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal, this 4th day of April, 2002.

C.M. Corriveau
Notary Public



My Commission Expires: June 18, 2005

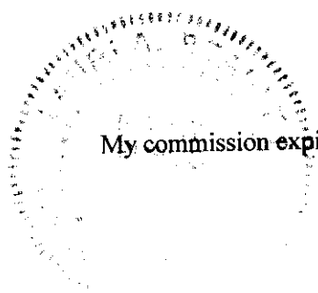
STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $214,900.00

Roy L. Spencer
Affiant

Subscribed and sworn to before me this
4th day of April, 2002.

Laura A. Beasley
Notary Public



My commission expires: 11/26/05