WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 443,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th DAY OF March, 2002

Notary Public

MY COMMISSION EXPIRES: 09/04/2005
(AFFIX SEAL)

MARK BLAYNEY DAVIDSON NOTARY PUBLIC AT LARGE TENN.

THIS INSTRUMENT WAS PREPARED BY

SECURITY ESCROW & TITLE CO., 750 Old Hickory Blvd., Suite 165, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Lance Hoppen (NAME)	Express Capital Lending (NAME)	104-16/44.00
1710 Blair Boulevard (ADDRESS)	1401 Dove Street Ste. 560 (ADDRESS)	
Nashville, Tennessee 37212 (CITY) (STATE) (ZIP)	Newport Beach, CA 92660 (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, Anthony Gowans, Single, and Michael Gowans, Married

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Lance Hoppen

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. 45 on the revised plan of George W. Blaair's Subdivision of Belmont Heights, as of record in Book 332, Page 117, Register's Office for said County, to which plan reference is hereby made for a more particular description.

THIS CONVEYANCE IS SUBJECT TO any and all restrictions, easements, setback lines, conditions, plat of record, and encumbrances of record in the Register's Office for the aforesaid County.

Said property having a physical address of: 1710 Blair Boulevard, Nashville, TN 37212 (104-16/44.00).

BEING the same property conveyed to Anthony Gowans, Single, and Michael Gowans, Married, by deed dated 7/2/99 of record in Book 11564, Page 853, Register's Office for Davidson County, Tennessee. Julie D. Gowans, spouse of Michael Gowans, joins in the execution of this instrument to convey any marital interest she may have in said property.

Davidson County DEEDWARR
Recvd: 04/08/02 16:33 2pgs
Fees:13.00 Taxes:1639.10

20020408-0043064

unimproved ( )
This is improved (X) property, known as 1710 Blair Boulevard, Nashville, Tennessee 37212
(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 29th day of March, 2002

Anthony Gowans / Jerry Tuey POA

Julie D. Gowans / Jerry Tuey POA

Michael Gowans / Jerry Tuey POA

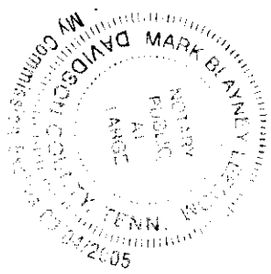
STATE OF TENNESSEE
COUNTY OF Williamson

On this the 29th day of March, 2002, before me personally appeared Jerry Turner to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of Julie D. Gowans and who acknowledged that he executed the same as the free act and deed of the said Julie D. Gowans by virtue of that Power of Attorney, duly executed by the said Julie D. Gowans and appearing of record in Trust Deed Book 20020408, page 0043063, of the Register's Office for Davidson County, Tennessee.

Witness my hand and official seal at Brentwood, Tennessee, this 29th day of March, 2002.

_____
Notary Public

My Commission Expires: _____



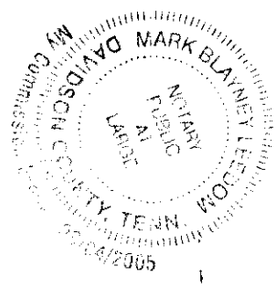
STATE OF TENNESSEE
COUNTY OF Williamson

On this the 29th day of March, 2002, before me personally appeared Jerry Turner to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of Anthony Gowans and who acknowledged that he executed the same as the free act and deed of the said Anthony Gowans by virtue of that Power of Attorney, duly executed by the said Anthony Gowans and appearing of record in Trust Deed Book 20020408, page 0043062, of the Register's Office for Davidson County, Tennessee.

Witness my hand and official seal at Brentwood, Tennessee, this 29th day of March, 2002.

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Notary Public

My Commission Expires: _____



STATE OF TENNESSEE
COUNTY OF Williamson

On this the 29th day of March, 2002, before me personally appeared Jerry Turner to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of Michael Gowans and who acknowledged that he executed the same as the free act and deed of the said Michael Gowans by virtue of that Power of Attorney, duly executed by the said Michael Gowans and appearing of record in Trust Deed Book 20020408 page 0043061, of the Register's Office for Davidson County, Tennessee.

Witness my hand and official seal at Brentwood, Tennessee, this 29th day of March, 2002.

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Notary Public

My Commission Expires: _____

