THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 185,000.00

Ann F Hartson
Affiant

Subscribed and sworn to before me, this 21st day of June, 2002

Mitchell A Watts
Notary Public

My Commission Expires: 10/17/05

Davidson County DEEDWARR
Recvd: 06/24/02 11:00 2pgs
Fees:13.00 Taxes:684.50
20020624-0075498

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
ANN F. HARTSON 6823 Highland Park Drive Nashville, Tennessee 37205	AMERICA'S WHOLESALE LENDER 750 Old Hickory Boulevard #150 Brentwood, Tennessee 37027	MAP 129-15 PARCEL 81

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED EIGHTY FIVE THOUSAND AND NO/100- ---------- ($ 185,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee___, the receipt of which is hereby acknowledged, I , KAREN JEAN DOWELL, MARRIED hereinafter called the Grantor___, have bargained and sold, and by these presents do transfer and convey unto ANN F. HARTSON, UNMARRIED hereinafter called the Grantee___, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 35 on the Plan of Section 1, West Meade Highlands, of record in Plat Book 3700, pages 69 and 70, Register's Office for Davidson County, Tennessee.

SAID Lot No. 35 fronts 126.0 feet on the northwest margin of Highland Park Drive and extends back 63.9 feet on the southerly line and 175.0 feet on the northerly line to a line on the rear, which is a broken line, on which it measures 195.27 feet.

BEING the same property conveyed to Clyde E. Candler and wife, Karen J. Candler, by deed dated May 13, 1977, from David J. Owenby and wife, Brenda A. Owenby, of record in Book 5147, page 486, Register's Office for Davidson County, Tennessee, and being the same property conveyed by Clyde Emory Candler to Karen Jean Nelson Candler by Quitclaim Deed dated June 19, 1989, of record in Book 7867, page 312, Register's Office for Davidson County, Tennessee; the said Karen Jean Nelson Candler having since married and was known as Karen Jean Johnson and having since divorced and remarried and is now known as Karen Jean Dowell.

WILLIAM D. DOWELL, spouse of Karen Jean Dowell, joins in this conveyance to convey any interest he may have in subject property, particularly any marital interest.

This is improved property known as 6823 Highland Park Drive, Nashville, Tennessee 37205

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___, her heirs and assigns, forever.

GRANTOR___ COVENANT s with the said GRANTEE___ that she is lawfully seized and possessed of said land in fee simple, ha s a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Section 1 - West Meade Highlands of record in Book 3700 , page 69 and 70 , Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and binds herself___, her___ heirs and representatives to warrant and forever defend the title to the said GRANTEE___, her___ heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand___on this the 21st day of June, 2002.

Karen Jean Dowell
KAREN JEAN DOWELL

William C Dowell
WILLIAM C. DOWELL

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 KAREN JEAN DOWELL and WILLIAM C. DOWELL, the bargainors, 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 this 21st day of June, 2002.

My Commission Expires: October 12, 2005

Notary Public

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

---

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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___ 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 this _____day of _____.

My Commission Expires: _____

Notary Public