Box 13

File # 3276

WARRANTY DEED

BETH TRIPLETT NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires MAY 28, 2006

02B-6940

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 190,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF June, 2002

Notary Public

MY COMMISSION EXPIRES: 5/28/06
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

CASTLEMAN TITLE & ESCROW, INC., 213-A Ward Circle, Suite 101, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Khalid J. Ayesh (NAME)	America's Wholesale Lender (NAME)	
6639 Broken Bow Drive (ADDRESS)	750 Old Hickory Blvd # 180 (ADDRESS)	181-3A-196
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Brentwood TN 37027 (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, Olga M. Higgins and husband, James J. Higgins

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Khalid J. Ayesh, ~~married~~

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, Tennesse, being Lot No. 196 on the Plan of Section Three of Indian Creek Estates of record in Plat Book 9700, Page 817, Regisgter's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description thereof.

Being the same property conveyed to Olga M. Higgins and husband, James J. Higgins by deed from E. Channing Workman, III and wife, Emily W. Workman of record in Instrument No. 200008140080032, Register's Office for Davidson County, Tennessee.

This conveyance is subject to taxes for the year 2001 and subsequent years, easements and restrictive covenants of record.

Davidson County DEEDWARR
Recvd: 07/10/02 13:30 2pgs
Fees:13.00 Taxes:703.00
20020710-0083067

unimproved ( )
This is improved (X) property, known as 6639 Broken Bow Drive, 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 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 28th day of June, 2002

Olga M. Higgins

James J. Higgins
by: Olga M. HIggins, Attorney-in-fact

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Olga M. Higgins ~~and husband, James J. Higgins~~

the bargainor s, 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 Brentwood, Tennessee, this 28th day of June, 2002.

Commission expires January 26, 2004

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ 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

RUTH M. FORAN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Olga M. Higgins, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, to be the person who executed the foregoing instrument in behalf of James J. Higgins, and who acknowledged that she executed the same as the free act and deed of said James J. Higgins,
OLGA M. HIGGINS BEING ONE AND THE SAME PERSON AS OLGA M. GONZALEZ HIGGINS.
Witness my hand and official seat at Brentwood, TN this 27th day of June, 2002.

My Commission expires: January 26, 2004

Notary Public

RUTH M. FORAN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.