PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law

Woodmont Centre, Suite 100
104 Woodmont Blvd.
Nashville, TN 37205
Ph. (615) 298-3312 - Fax. 292-8746
E-mail: *main@wilkinsandivey.com*

W & I Ref:(ST) Title No: 43603
Dav. Co. File: Box 8

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Jenean O'Neal 2417 Ponderosa Way Antioch, TN 37013	America's Wholesale Lender 4500 Park Granada Calabasas, CA 91302

TAX MAP-PARCEL NUMBERS: 149-06-013

Davidson County DEEDWARR
Recvd: 07/18/02 13:58 2pgs
Fees:13.00 Taxes:525.40
20020718-0086782

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$142,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Angelica Guerra,** unmarried, hereinafter called the **Grantor,** has bargained and sold, and by these presents does hereby transfer and convey unto **Jenean O'Neal** / unmarried hereinafter called the **Grantee,** Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

Land in Davidson County, Tennessee, being Lot No. 38 on the Plan of Pebble Creek Subdivision of record in Book 5210, Page 169 Register's Office for said County.

Said Lot No.. 38 fronts 90.02 feet on the broken southerly margin of Ponderosa Way and extends back 214.69 feet on the westerly line and 206.19 feet on the easterly line to a broken line in the rear, measuring 80.56 feet thereon.

Being the same property conveyed to Eloy Guerra and wife Angelica Guerra by deed from Judy C. Gouldener of record in Book 11556, Page 938, Register's Office for Davidson County, Tennessee. The said Eloy Guerra has since died.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2002, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 5210 Page 169, said Register's Office, which Plan shows a 30 foot minimum building setback line from Ponderosa Way and a 10 foot easement for public utility and drainage purposes along the rear line(s); Restrictions of record in Book 5446, Page 678; Deed of Conveyance to the Metropolitan Government of Nashville and Davidson County, Department of Water and Sewer Services of record in Book 5453, Page 413, said Register's Office.

This is improved property, known as: 2417 Ponderosa Way, Antioch, Tennessee 37013

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 17th day of July, 2002.

Angelica Guerra

State of TENNESSEE

County of DAVIDSON

On this 17th day of July, 2002 , before me the undersigned authority, personally appeared Angelica Guerra , to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires:

CHRISTY WILKINS IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires 7/26/2003

Notary

State of TENNESSEE

County of DAVIDSON

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $142,000.00

Affiant

Sworn and subscribed before me this the 17th day of July, 2002

My Commission Expires: 10/25/03

Notary Public

CHARLES A. SULLIVANT, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.