This Instrument Prepared By:
Broker's Escrow Services, Inc.,
211 Donelson Pike, Suite 2, P. O. BOX 140255
Nashville, Tennessee 37214

ADDRESS NEW OWNER:
Loleta Garcia
3617 Lake Towne Dr.
Antioch, Tennessee 37013

Davidson County DEEDWARR
Recvd: 08/06/02 08:48 2pgs
Fees:13.00 Taxes:223.85
20020806-0094163

SEND TAX BILL TO:
owner

MORTGAGEE:
Washington Mutual Bank, F A
400 E. Main St. STB2ASM
Stockton, CA 95290

MAP **150**
GROUP **10**
PARCEL **164**

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, **Owen Martin and wife, Vicki Martin** hereinafter called the GRANTOR, has bargained and sold, and by these presents, does transfer and convey unto **Loleta Garcia, a single woman**, hereinafter called the GRANTEE, her heirs and assigns, that certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 5 on the Plan of Lake Towne Park, Section 1, of record in Plat Book 6250, Page 818, Register's Ofice for said County, to which reference is made for a more complete description.

Being the same property conveyed to Owen Martin, by deed from James W. Wilson and wife, Helen W. Wilson dated August 11, 1995, of record in Book 9763, Book 840, Register's Office for Davidson County, Tennessee.

Grantee herein agrees to assume the balance of approximately Fifty Four Thousand, Eight Hundred Thirteen Dollars and 10/100 ($54,813.10) of an indebtedness to CityFed Mortgage Company Secured by a Deed of Trust of record in Book 7001, Page 641,(having been assigned in Book 7001, page 646) Register's Office for Davidson County, Tennessee.

This is improved property known as 3617 Lake Towne Dr., Antioch,, Tennessee 37013.

Taxes for the current year have been settled between the parties. This conveyance is also made subject to the following matters:

1. Taxes resulting from supplemental, revised or corrected assessments under T.C.A., section 67-5-603, et. seq.
2. Subject to restrictive covenants contained in an instrument of record in Book 6784, page 334, said Register's Office, and to which instrument reference is here made for the complete and exact terms, details and requirements thereof.
3. Subject to any Homeowner Association dues and/or fees, if any, of record in Register's Office for said County.
4. Subject to a Deed of Trust in favor of CityFed Mortgage Company of record in Book 7001, page 641, and Assigned to City Federal Savings Bank, a U. S.

Corporation of record in Book 7001, page 646, Register's Office for Davidson County, Tennessee. City Federal Savings Bank having since become Washington Mutual.

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; and,

GRANTOR does covenants with the said GRANTEE that he is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out; and,

GRANTOR, does further covenant and bind himself, his heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, her heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS our hands this the 25th day of July, 2002.

Owen Martin

Vicki Martin

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Owen Martin, and Vicki Martin**, 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 Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal at office this 25th day of July, 2002 .

NOTARY PUBLIC

REBECCA R. WARWICK NOTARY PUBLIC AT LARGE WILSON CO., TENN.
My Commission Expires September 13, 2003

My Commission Expires:

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $60,500.00.

AFFIANT

Subscribed and sworn to before me on this 25th day of July, 2002

NOTARY PUBLIC

My Commission Expires:

AT LARGE
My Commission Expires September 13, 2003