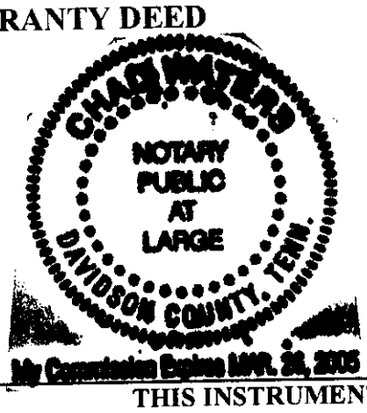
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 90,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23rd DAY OF September, 2002

Notary Public

MY COMMISSION EXPIRES: 3-26-05
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

AMERICAN TITLE CO., INC. 125 Glancy St. Goodlettsville, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Robert McDonald (NAME)	America's Wholesale Lender (NAME)	95-5-A
1804 Meadow Cliff Dr. (ADDRESS)	4500 Park Granada (ADDRESS)	095-05-0-A
Nashville, Tennessee 37210 (CITY) (STATE) (ZIP)	Calabasas, CA 91302-1613 (CITY) (STATE) (ZIP)	027.00 CO

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, Stuart Scott Ridgway, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Robert McDonald and wife, Cheryl K. McDonald

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:

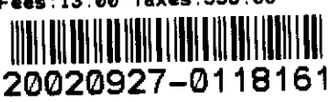
Property located at: 1804 Meadow Cliff Dr, Davidson County, Nashville, TN 37210 AND:

Land in Davidson County, Tennessee, being Lot 27, Belle Acres, Section One, as of record in Plat Book 5200, Page 144 and revised in Plat Book 5200, Page 227, Office for Davidson County, Tennessee, reference to which is hereby made for a more complete description of said lot.

Being the same property conveyed to Stuart Scott Ridgway by deed dated 10-31-97, from Deborah L. Jennings Powers and John Powers, filed for record on 11-05-97, in Book 10672, page 553, Register's Office for Davidson County, Tennessee.

This conveyance is subject to: (1) any and all restrictions and easements; (2) zoning regulations; (3) taxes that have been assumed by the Grantee herein.

Davidson County DEEDWARR
Recvd: 09/27/02 14:42 2pgs
Fees:13.00 Taxes:333.00



20020927-0118161

unimproved ( )
This is improved ( ) property, known as 1804 Meadow Cliff Dr., Nashville, Tennessee 37210
(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 my hand this 23rd day of September, 2002

Stuart Scott Ridgway

Stuart Scott Ridgway

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 Stuart Scott Ridgway

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Goodlettsville, Tennessee, this 23rd day of September, 2002.

Commission expires _____ C Waters
Notary Public

STATE OF TENNESSEE
COUNTY OF

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(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

CHAD WATERS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires MAR. 26, 2005