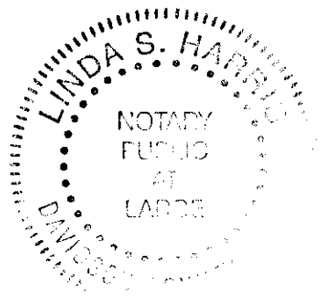
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 158,000.00

X Pamela S. Valdez
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF September, 2002

Notary Public

MY COMMISSION EXPIRES: 3/27/04
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Linda S. Harris & Associates, 213 Ward Circle, Suite 200, Brentwood, Tn 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Estevan Valdez, III (NAME)	Westminster Mortgage Corporation (NAME)	135 14A
1128 White Mountain Lane (ADDRESS)	3103 Philmont Avenue (ADDRESS)	27CO
Antioch, Tennessee 37013 (CITY) (STATE) (ZIP)	Huntingdon Valley, PA 19006 (CITY) (STATE) (ZIP)	2DX 06752

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, R. Douglas Pomeroy, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Estevan Valdez, III and wife, Pamela S Valdez

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, Tennessee, being Lot No 27 on the Plan of Pinnacle Point Subdivision, Phase 2 as of record in Book 6900, page 140 and 141, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete and accurate legal description.

Being the same property conveyed to R. Douglas Pomeroy by deed from Kenneth Paul Gunnell, an unmarried person of record in Book 9191, page 356, Register's Office for Davidson County, Tennessee.

Declaration of Covenants, Conditions and Restrictions as contained of record in Book 6405 , page 169, Book 7032, pages 730 & 733, Book 7065, page 959 and Book 7067, page 739 said Register's Office.

This conveyance is subject to any and all existing easements of record.

Articles of Incorporation contained of record in Book 7058, page 235, said Register's Office.

Davidson County DEEDWARR
Recvd: 10/03/02 08:31 2pgs
Fees:13.00 Taxes:584.60

20021003-0120465

unimproved ( )
This is improved (X) property, known as 1128 White Mountain Lane, Antioch, Tennessee 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 my hand this 27th day of September, 2002

R. Douglas Pomeroy

R. Douglas Pomeroy

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 R. Douglas Pomeroy

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 Brentwood, Tennessee, this 27th day of September, 2002.

Commission expires 3/27/04

Notary Public

LINDA S. HARRIS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENNESSEE

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