Prepared by:
Realty Title & Escrow Company, Inc.
P. O. Box 1369
Brentwood, TN 37024-1369

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
The actual consideration or value, whichever is greater, for this transfer is $102,300.00

Affiant

Subscribed and sworn to before me, this 23rd day of December, 2002

Notary Public
My commission expires 11/29/03

Davidson County DEEDWARR
Recvd: 01/06/03 11:46 2pgs
Fees:13.00 Taxes:378.51
20030106-0001815

Address of New Owner:	Send Tax Bills to:	Tax Information
Gloria Ramirez 4802 Linbar Drive Nashville, TN 37211	Wells Fargo 6701 Carmel Rd Suite 110 Charlotte, NC 28226	134-13-0-120.00

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Sandra G. Rains-McDonald, unmarried, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Gloria Ramirez, hereinafter called the Grantees, their successors 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. 204 on the Plan of Kenilworth Estates, Section 4, of record in Book 3300, Pages 34, 35 and 36, Register's Office for said County, to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to Sandra G. Rains-McDonald by deed from Michael L. Cozine and wife, Linda C. Cozine of record in Book 11231, Page 511, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 4802 Linbar Drive, Nashville, TN 37211

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 December, 2002.

Sandra G. Rains McDonald
Sandra G. Rains-McDonald

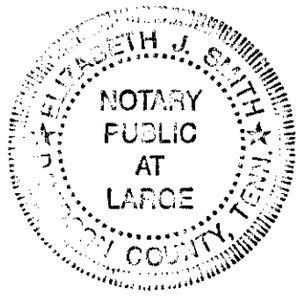
STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Sandra G. Rains-McDonald, with whom I am personally acquainted, and who acknowledged she executed the within instrument for the purposes therein contained

Witness my hand in Brentwood, TN, this 23rd day of December, 2002.

Notary Public

My Commission expires 11/29/03



My Commission Expires
November 29, 2003