WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 52,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF January, 2003

Notary Public

MY COMMISSION EXPIRES: 10-25-03
(AFFIX SEAL)

BERTIE JO WHITAKER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN

NOTARY PUBLIC
AT LARGE
Bertie Jo Whitaker
My Commission Expires
October 25, 2003
STATE OF TENNESSEE

THIS INSTRUMENT WAS PREPARED BY

William D. Castleman, Attorney, 110 Glancy Square, Suite 112, Goodlettsville, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Earl A. Hawkins, III (NAME)	Option One Mortgage Corp. (NAME)	173-1-274
417 Cedarcreek Trail (ADDRESS)	1600 Parkwood Circle Suite 615 (ADDRESS)	
Nashville, TN 37211-6611 (CITY) (STATE) (ZIP)	Atlanta, GA 30339 (CITY) (STATE) (ZIP)	

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, Jimmy Watkins and Stephen Watkins, Jr., the only heirs-at-law of Stephen Ray Watkins, deceased

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Earl A. Hawkins, III, Married

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. 2B on the Plan of Zone Lot Division, Lots 1, 2, 3 and 4 Monte Carlo, Section 3-A, as of record in Plat Book 5800, Page 150, amended in Plat Book 6250, Page 971, Register's Office Davidson County, Tennessee to which plan reference is made for a more complete description thereof.

Being the same property conveyed to Stephen Ray Watkins by deed from Dominion Properties, a Tennessee partnership of record in Book 7133, Page 650, Register's Office for Davidson County, Tennessee.

The said Stephen Ray Watkins having since died intestate, on October 17, 2001, in Davidson County, Tennessee and pursuant to Letters of Administration IN the Seventh Circuit Court of Davidson County, Tennessee, No. 02P661, Jimmy Watkins and Stephen Watkins, Jr. are Co-Administators of the Estate of Stephen Ray Watkins, Sr., Deceased, subject property was devised to Jimmy Watkins and Stephen Watkins, Jr., the only heirs-at-law.

Davidson County DEEDWARR
Recvd: 01/31/03 13:43 2pgs
Fees:13.00 Taxes:196.10

20030131-0013729

unimproved ( )
This is improved (X) property, known as 417 Cedarcreek Trail, Nashville, TN 37211-6611
(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 our hands this 24th day of January, 2003

Jimmy Watkins

Stephen Watkins, Jr.

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 Jimmy Watkins and Stephen Watkins, Jr., the only heirs-at-law of Stephen Ray Watkins, deceased

the bargainor S, with whom I am personally acquainted or proved to me on the basis ~~of satisfactory~~ evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Goodlettsville, Tennessee, this 24th day of January, 2003.

Commission expires 10-25-03

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 _____ 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 _____, _____.

NOTARY PUBLIC AT LARGE
Bertie Jo Whitaker
My Commission Expires October 25, 2003
STATE OF TENNESSEE

My commission expires _____

Notary Public