WARRANTY DEED

P-USAA-03-832

STATE OF Tennessee
COUNTY OF Davidson

THE ACTUAL CONSIDERSATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $181,250.00.

Charles Joseph Higgins
Affiant

Subscribed and sworn to before me, this 28th DAY OF January, 2003.

Notary Public

MY COMMISSION EXPIRES: 01/26/05

(AFFIX SEAL)

NOTARY PUBLIC CHARLES BAKER LARGE CHEATHAM COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY

Prestige Title, LLC
1800 Mallory Lane, Ste. A
Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Charles Joseph Higgins	USAA Federal Savings Bank	
832 N. Woodstone Lane (ADDRESS)	10750 McDermott Freeway (ADDRESS)	172-3-A-99.00CO
Nashville, Tennessee 37211 (CITY) (STATE) (ZP)	San Antonio, TX 78288 (CITY) (STATE) (ZP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we JOEL A. DOBSON AND WIFE, MARGARET L. DOBSON, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto CHARLES JOSEPH HIGGINS AND STEPHANIE R. HIGGINS, hereinafter called the Grantees, their heirs and assigns, that 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. 99, on the Plan of The Woodlands, Phase 1, Section 1, of record in Book 6900, Pages 498 & 499, Register's Office for said County, to which plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to Joel A. Dobson, a married person, by Deed from Scott W. McKee and wife, Priscilla Thomas McKee, dated 04/30/1999, of record in Book 11469, Page 335, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 832 N. Woodstone Lane, Nashville, Tennessee 37211
(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/our hand(s) this 28th day of January, 2003.

Joel A. Dobson

Margaret L. Dobson

Davidson County DEEDWARR
Recvd: 02/05/03 13:29 2pgs
Fees:13.00 Taxes:670.63

20030205-0015965

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, Carol T. Baker, a Notary Public in and for said County and State, the within named Joel A. Dobson and wife, Margaret L. Dobson, the bargainor (s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 28th day of January, 2003.

My Commission Expires: 01/26/05

CAROL T. BAKER NOTARY PUBLIC AT LARGE CHEATHAM COUNTY, TENN.

Notary Public

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, _____, a Notary Public within and for said County and State 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 _____.

Witness my hand and official seal at office at _____ on this the 28th day of January, 2003.

My Commission Expires _____

_____
Notary Public

RETURN TO:
PRESTIGE TITLE, LLC

1800 MALLORY LANE, STE. A
BRENTWOOD, TN 37027

615-515-6800