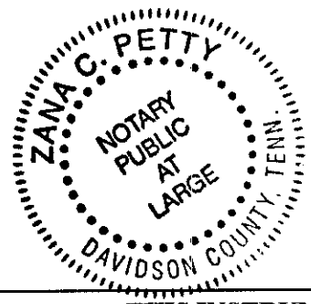
FILE BOX 45

WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 89,475.00

X Maria C. Ugalde
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 6th DAY OF February 20 03

Notary Public

MY COMMISSION EXPIRES: January 27, 2007
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Maria C. Ugalde (NAME)	First Franklin Financial (NAME)	MAP #162-1-0-B
468 Claircrest Drive (ADDRESS)	2150 North First Street (ADDRESS)	PARCEL #77CO
Antioch, TN 37013 (CITY) (STATE) (ZIP)	San Jose, CA 95131 (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, Raychelle A. Barker

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Maria C. Ugalde, unmarried

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:

BEING Unit No. 77, on the Plan of Phase Four, Clairmont, of record in Book 6050, Page 424, Register's Office for Davidson County, TN, to which reference is hereby made for a more complete description.

BEING the same property conveyed to Raychelle A. Barker by deed dated May 30, 1996, from Robert Burton McKinney and wife, Susan McKinney, of record in Book 10072, Page 749, Register's Office for said County.

This conveyance is subject to all terms and provisions of the Restrictions and By-Laws of record in Book 6988, Page 542; Book 7269, Page 223; Book 7891, Page 590; Book 8027, Page 258; Book 8027, Page 261; Book 8027, Page 264; Book 8784, Page 328; Book 6988, Page 552; Book 8108, Page 913; and Book 8251, Page 180, said Register's Office.

This conveyance is made subject to: (1) 2003 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Book 6050, Page 424, said Register's Office.

unimproved ( )
This is improved (X) property, known as 468 Claircrest Drive, Antioch, TN 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 6th day of February, 20 03

Raychelle A. Barker
Raychelle A. Barker

Davidson County DEEDWARR
Recvd: 02/07/03 12:52 2pgs
Fees:13.00 Taxes:331.06

20030207-0017326

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 Raychelle A. Barker

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, _____, Tennessee, this 6th day of February, 20 07.

Commission expires January 27, 2007

_____
Notary Public

ZANA C. PETTY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

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 or proved to me on the basis of satisfactory evidence) 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 _____ 20_____ .

My commission expires _____

_____
Notary Public