FILE BOX 45

THIS INSTRUMENT PREPARED BY:
Richard A. Northcutt, Attorney
217 Pineway Drive
Nashville, TN 37217

STATE OF TENNESSEE
COUNTY OF Davidson
The actual consideration or value, whichever is greater, for the transfer is $262,500.00.

Howard H Wear
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF February, 2003.

Patricia Nicholls
Notary Public
My Commission Expires: 1/29/05

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

FROM:	TO:
NATIONAL CITY HOME LOAN SERVICES INC., f/k/a ALTEGRA CREDIT CO.	HOWARD H. WEAR

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NO.:
HOWARD H. WEAR 5018 Franklin Pike Nashville, TN 37220	America's Wholesale Lender P.O. Box 660694 Dallas, TX 75266-0694	MAP # 146-10 PARCEL # 52

SPECIAL WARRANTY DEED

FOR AND IN 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, NATIONAL CITY HOME LOAN SERVICES, INC., f/k/a ALTEGRA CREDIT CO., hereinafter called the GRANTOR, has bargained and sold, and by these presents do transfer and convey unto HOWARD H. WEAR married hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land described as follows, to wit:

Being Lot No. 9, on the Plan of Ragland Estates, of record in Book 2663, Page 104, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Altegra Credit Company by Substitute Trustee's Deed from Arnold M. Weiss, Substitute Trustee, of record in Instrument 20020712-0083869, said Register's Office. The said Altegra Credit Company is now known as National City Home Loan Services, Inc.

Power of Attorney of Record in Instrument Number ~~20030303-0027344~~, Register's Office for said County.

The street address of the Real Property is: 5018 Franklin Pk., Nashville, TN 37220
____ Unimproved/ __X_ Improved real property.

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to GRANTEES, their heirs and assigns, forever.

GRANTOR further covenants and binds itself, its representatives, successors and assigns to warrant specially and forever defend the title to said real estate to GRANTEES, their heirs and assigns, against the lawful claims of all persons claiming through and under GRANTOR (other than claims arising out of the matters set forth above), but not further or otherwise. 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.

IN WITNESS WHEREOF, GRANTOR has caused this SPECIAL WARRANTY DEED to be executed on this 19th day of FEBRUARY, 2003.

GRANTOR -
NATIONAL CITY HOME LOAN SERVICES, INC.,
F/k/a ALTEGRA CREDIT CO.

Douglas B. Batton
By: DOUGLAS B. BATTON

VP Asset Mgmt
Title: Vice President

Davidson County DEEDWARR
Recvd: 03/03/03 10:20 2pgs
Fees:13.00 Taxes:971.25

20030303-0027345

STATE OF DELAWARE

STATE OF PENNSYLVANIA
COUNTY OF ALLEGHENY

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared DOUGLAS B BATTIN, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon his/her/their oath(s) acknowledged himself/herself/themselves to be the Vice President of National City Home Loan Services, Inc. f/k/a Altegra Credit Co., the within named bargainer(s) and corporation, and that he/she/they as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Douglas B. Battin as such Vice President.

Witness my hand and official seal at PGH, Pennsylvania this 9th day of FEB, 2003

My Commission Expires:

Notarial Seal
Mary Fran Fellon, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Dec. 24, 2005
Member, Pennsylvania Association Of Notaries

NOTARY PUBLIC