Prepared by:
Centennial Title Company, Inc.
30 Burton Hills Blvd., #240
Nashville, TN 37215

39-B
File #03-1072

Davidson County DEEDWARR
Recvd: 03/04/03 15:27 2pgs
Fees:13.00 Taxes:703.00
20030304-0028537

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Rahmat Baghai, and Azar M. Zarghooni**, husband and wife, hereinafter called the Grantor, has bargained and sold, and by these presents does hereby transfer and convey unto **Karen E. Schindler - Smith, and spouse Stephen Todd Smith**, hereinafter called the Grantee, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: To Wit:

Being Lot No. 63 on the Plan of Cedar Crest, Phase II, as of record in Plat Book 9700, Page 37, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Rahmat Baghai and Azar M. Zarghooni by deed of record in Book 10456, Page 330, Registers office for said County.

The property conveyed herein is subject to matters shown on the recorded plan, and to applicable easements and restrictions of record, and Property Taxes for the current year.

This is improved property, known as: 404 Saylor Court, Nashville TN 37209.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever. Grantor covenant with the said Grantee that Grantor is lawfully seized and possessed of said of said land in fee simple, has good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor further covenants and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's 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 THE EXECUTION HEREOF this 28th day of February, 2003

Rahmat Baghai

Azar zarghooni

Rahmat Baghai

Azar M. Zarghooni

State of Tennessee)
County of Davidson)

On this 28th day of February, 2003, before me the undersigned, a Notary Public in and for said County and State, personally appeared before me the within named Rahmat Baghai and Azar M. Zarghooni, the bargainor(s), to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

Notary Public

My Commission Expires: 3/25/2006



State of Tennessee)
County of Davidson)

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 190,000.00.

Affiant

Sworn and subscribed before me on this the 28th day of February, 2003.

Notary Public

My Commission Expires: 7-30-05

NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:	TAX MAP-PARCEL #:
Karen E. Schindler - Smith	Washington Mutual Bank, FA	114-8-A-63CO
404 Saylor Court	4301 Hillsboro Pike, Suite 328	
Nashville, TN 37209	Nashville, TN 37215	