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Realty Title 48-A

Prepared by:
Realty Title & Escrow Company, Inc.
P. O. Box 1369
Brentwood, TN 37024

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $138,900.00

Affiant

Subscribed and sworn to before me, this 28th day of March, 2003.

Notary Public
My commission expires: 03/14/05

Davidson County DEEDWARR
Recvd: 04/07/03 13:19 2pgs
Fees:13.00 Taxes:513.93
20030407-0045684

Address of New Owner:	Send Tax Bills to:	Tax Information
John Lockhart	America's Wholesale Lender	173-04-0-A 42.OOCO
213 Ben Alex Court	P.O. Box 10212	
Antioch TN 37013	Van Nuys, CA 91410	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Gayle Johnson Moore, married, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to John Lockhart and wife, Catherine Lockhart, hereinafter called the Grantees, their successors 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. 42, on the Plan of Oak Highlands, Phase I, of record in Book 6900, Pages 432-435, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Gayle Johnson, unmarried, by deed from Arthur B. Serody and wife, Shannon M. Serody, of record in Book 9085, Page 899, Register's Office for Davidson County, Tennessee. Gayle Johnson and Gayle Johnson Moore being one and the same person.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

Brian Moore, husband of Gayle Johnson Moore, joins in the execution of this instrument for the purpose of conveying her marital interests, if any, in subject property.

This property is improved property known as 213 Ben Alex Court, Antioch, TN 37013

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to said Grantees, their heirs and assigns, against the lawful claims of all persons whomsoever.

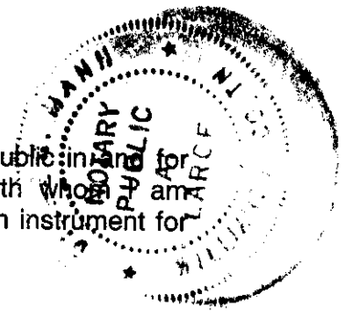
Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS my hand this 28th day of March, 2003.

Gayle Johnson Moore

Brian Moore

STATE OF TENNESSEE
COUNTY OF DAVIDSON



Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Gayle Johnson Moore and Brian Moore, with whom I am personally acquainted, and who acknowledged they executed the within instrument for the purposes therein contained

Witness my hand in Nashville, TN, this 28th day of March, 2003.

Notary Public

My Commission expires 03/14/05