File #200350249

Davidson County DEEDWARR
Recvd: 04/08/03 10:34 2pgs
Fees:13.00 Taxes:386.65

20030408-0046285

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 104,500.00.

Kara Ryan
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 7th day of April, 2003.

Notary Public

MY COMMISSION EXPIRES: 7-23-05

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
David W. Kious, Attorney, 4733 Andrew Jackson Pkwy., Suite 1-C, Hermitage, TN 37076

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Kara Ryan	America's Wholesale Lender	Map 75-12-A
(NAME) 220 Scotts Creek Trail	(NAME) P.O. Box 10212	Parcel 019.00
(ADDRESS) Hermitage TN 37076	(ADDRESS)Van Nuys, CA 91410	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

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, **PATRICK H. CLUNAN AND WIFE KRISTINA Q. CLUNAN**, hereinafter called the GRANTORS, have bargained and sold, and by these presents do transfer and convey unto **KARA RYAN, 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:

Land in Davidson County, Tennessee, being all of Lot No. 19, on the Plan of Revised Cedar Creek, Phase One, as shown by plat appearing of record in Plat Book 6900, Page 848, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Being the same property conveyed to Patrick H. Clunan and wife, Kristina Q. Clunan, by Warranty Deed of record in Book 10822, Page 971, said Register's Office.

This conveyance is subject to the following: Restrictive Covenants as of record in Book 7768, Page 238, Book 7768, Page 258, Book 6213, Page 973, and Book 7945, Page 901; By- Laws of record in Book 7768, Page 238; Charter of Homeowner's Association of record in Book 8414, Page 69; Easement of record in Book 6250, Page 771, and Book 7760, Page 784, and, any and all matters as shown on plat of record in Plat Book 6900, Page 848; all in the Register's Office for Davidson County, Tennessee.

Unimproved ( )
This is improved (X) property, known as 220 Scotts Creek Trail, Hermitage, TN 37076
(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 Grantors covenant with the said GRANTEES that they 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 except for the current year property taxes which are being prorated between the parties and Grantees agreeing to pay said tax when due; and Grantors further covenant and bind themselves, their heirs and assigns, 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 our hands this 7th day of April, 2003.

Patrick H. Clunan

Kristina Q. Clunan

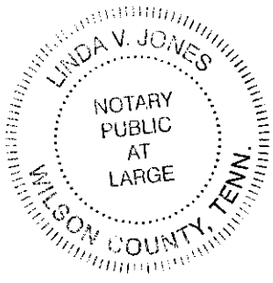
STATE OF Tennessee

COUNTY OF Davidson

Before me, the undersigned Notary Public, personally appeared Patrick H. Clunan and wife Kristina Q. Clunan who is/are known to me or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal, this 7th day of April, 2003.

Notary Public



My Commission Expires: 9-23-05

(SEAL)

Mail After Recording To:
David W. Kious
Southern Title Services, LLC
4733 Andrew Jackson Pkwy., Suite 1-C
Hermitage, TN 37076