#5646
Box 13

THIS INSTRUMENT PREPARED BY:
Shapiro & Kirsch, L.L.P.
6750 Lenox Center Ct
Suite 202
Memphis, TN 38115
S & K# CL-0017

AFTER RECORDING, RETURN TO:
Shapiro & Kirsch, L.L.P.
6750 Lenox Center Court
Suite 202
Memphis, TN 38115

WARRANTY DEED

THIS INDENTURE, made and entered into as of the 1st day of May, 20 03, by and between Conseco Finance Servicing Corp. party of the first part, and Crystal G. Howard *unmarried & Michael K. Niles, *unmarried Joint tenants with rights of surviorship party of the second part.

WITNESSETH: That for and in consideration of Ten Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, the party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the party of the second part, the following described real estate, situated in the City of Nashville, County of Davidson, State of Tennessee and being more particularly described on Exhibit "A" attached hereto and incorporated herein by reference, together with all buildings, structures, fixtures and improvements located thereon.

The property is improved with an address of: 1252 McGavock Pike, Nashville, TN 37216

Being the same property conveyed to the party of the first part by Substitute Trustees Deed of record at Instrument No. 20021113-0140555 in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD The aforedescribed real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the party of the second part, its successors and assigns in fee simple forever.

The party of the first part does hereby covenant with the party of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; and that the title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons. Subject to 2003 County taxes, subdivision restrictions, building lines and easements.

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

IN WITNESS WHEREOF, the party of the first part has caused this instrument to be executed by and through its duly authorized officers as of the day and year first above written.

CONSECO FINANCE SERVICING CORP.

Davidson County DEEDWARR
Recvd: 05/30/03 14:38 3pgs
Fees:18.00 Taxes:283.05
20030530-0073262

BY: _____

ITS: Vice President

State of Arizona
County of Maricopa

On this 7th day of May, 2003, before me personally appeared George Dumler, to me known (or proved on the basis of satisfactory evidence) to be the Vice President of Conseco Finance Servicing Corp. the within named bargainor, a corporation and that he/she as such vice president being authorized to do so, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as George Dumler.

Witness my hand, at office, this 7th day of May, 2003

Bradley S Johnson
Notary Public

BRADLEY S. JOHNSON
Notary Public - Arizona
Maricopa County
My Commission Expires
Sept. 30, 2003

My Commission Expires: 9-30-2003

STATE OF Tennessee
COUNTY OF Davidson

I hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 76,500.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this the 7 day of MAY, 2003

Notary Public

My commission expires: 5-28-2006

BETH TRIPLETT
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires MAY 28, 2006

TAX PARCEL NO.: 72-7-209

NAME AND ADDRESS OF A PROPERTY OWNER:
Crystal G. Howard & Michael K. Niles
1252 McGavock Pike
Nashville, TN 37216

NAME AND ADDRESS OF THE PERSON OR ENTITY RESPONSIBLE FOR THE PAYMENT OF THE REAL PROPERTY TAXES

Wells Fargo Home Mortgage, Inc
4456 Corporation Lane Ste 100, Suite 300
Virginia Beach, VA 23462

Exhibit "A"

Described property located in the 11th, formerly the 18th Civil District, Davidson County, Tennessee, to wit:

Beginning on the southerly margin of Maxey Lane at a point 215 feet west of the Southwest corner of said Lane and Glenmeade Drive; thence with said Lane, north 87 degrees 10 minutes west 90 feet; thence South 17 degrees 5 minutes west 276 feet; thence eastwardly 100 feet; thence northwardly 292.2 feet to the beginning.