FILE BOX 45

WARRANTY DEED

Davidson County DEEDWARR
Recvd: 08/18/03 15:53 2pgs
Fees:13.00 Taxes:527.25
20030818-0119504

PATRICIA NICHOLLS 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 $ 142,500.00

Terry E. Lowery
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 14th DAY OF August, 20 03

Patricia Nicholls
Notary Public

MY COMMISSION EXPIRES: January 29, 2005
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Terry Lowery (NAME)	America's Wholesale Lender (NAME)	MAP 64-11-O-A
708 North Chestnut Court (ADDRESS)	4500 Park Granada (ADDRESS)	PARCEL 45-CO
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	Calabasas, CA 91302-1613 (CITY) (STATE) (ZIP)	

FOR AND 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, WE, Oscar Rubio and wife, Mattie R. Rubio

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Terry Lowery and wife, Marietta Lowery

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:

BEING Lot No. 45, on the Plan of Caleb Chase, a planned unit development, of record in Plat Book 6250, Pages 821 and 822, Register's Office for Davidson County, TN, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Oscar Rubio and wife, Mattie R. Rubio by deed from B & D Watson, L.L.C., a TN Limited Liability Company, of record in Instrument 200004030033162, Register's Office for said County.

This conveyance is subject to all terms and provisions of the Restrictions and By-Laws of record in Book 6783, Page 805; Book 6777, Page 453; Book 7189, Page 553; and Book 7189, Page 581, said Register's Office.

This conveyance is made subject to: (1) 2003 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Plat Book 6250, Page 821 and 822, said Register's Office.

unimproved ( )
This is improved (X) property, known as 708 North Chestnut Court, 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 we do covenant with the said GRANTEES that we 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 we do further covenant and bind ourselves, our heirs and representatives, 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 hand s this 14th day of August, 20 03

Oscar Rubio
Oscar Rubio

Mattie R. Rubio
Mattie R. Rubio

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Oscar Rubio and wife, Mattie R. Rubio

the bargainor S, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 14th day of August 20 03

Commission expires January 29, 2005

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted(or proved to me on the basis of satisfactory evidence) and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 20_____.

My commission expires _____

Notary Public

PATRICIA NICHOLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.