SIDWELL & BARRETT, P.C. 121 1st Avenue South, Suite 200 Franklin, TN 37064	State of Tennessee County of Davidson The actual consideration or value, whichever is greater, for this transfer is **$189,500.00.** Affiant Subscribed and sworn to before me, this the 30th day of September, 2003 Notary Public My commission expires: 5/24/05 (AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Gregory S. Perrone, PC
Attorney at Law 109 Westpark Drive Suite 330, Brentwood, TN 37027

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers
Prem Kumar	**America's Wholesale Lender**	**172-15-A-133.00-CO**
3921 Bryce Road	**750 Old Hickory Blvd., Suite 180**	Davidson County DEEDWARR Recvd: 10/08/03 11:36 2pgs Fees:13.00 Taxes:701.15
Nashville, TN 37211	**Brentwood, TN 37027**	20031008-0149396

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGE, WE,

Samuel B. Hayes and wife, Gloria A. Hayes

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Prem Kumar, 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, TN, being Lot No. 128 on the Plan of Holt Woods, Section Nine, of record in Plat Book 9700, Page 164, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Samuel B. Hayes and wife, Gloria A. Hayes by deed from Yazdian Construction, Inc. of record in Book 10284, Page 693, Register's Office for Davidson County, Tennessee.

This conveyance is subject to taxes for 2003 and subsequent years, easements, and restrictions of record if any.

This is improved (__X__) Unimproved (____) property, known as **3921 Bryce Road, Nashville, TN 37211**

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, his heirs and assigns, forever,; and Grantor does covenant with said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same in 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 GRANTEE, his 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/our hand(s) this 30th day of September, 2003.

Samuel B. Hayes
Samuel B. Hayes

Gloria A. Hayes
Gloria A. Hayes

STATE OF Tennessee
COUNTY OF Williamson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Samuel B. Hayes and wife, Gloria A. Hayes,** 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 Brentwood, Tennessee on this **30th** day of **September, 2003.**

Notary Public

My Commission Expires: 3/28/07

ROBIN S. WEAKLEY
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.
MY COMMISSION EXPIRES
MARCH 28, 2007