WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF WILLIAMSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS $ 229,000.00

Brenda Akin
AFFIANT

SUBSCRIBED AND SWORN TO ME ON THE 1ST DAY OF DECEMBER, 2003.

NOTARY PUBLIC

MY COMMISSION EXPIRES _____

THIS INSTRUMENT PREPARED BY
JIM R. VANDERPOOL, P.C., 5115 MARYLAND, BRENTWOOD, TN 37027

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	MAP-PARCEL
Seok P Bae and wife Hyun M. Hwangbo	America's Wholesale Lender	MAP:172-05-B
428 Carphilly Court	750 Old Hickory blvd, #180	Parcel:139
Brentwood, TN 37027	Brentwood, TN 37027	

FOR AND 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 ACKNOWLEDGED, WE,

WILLIAM C. CARTER AND WIFE, AMY A. CARTER*

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

SEOK P. BAE AND WIFE HYUN M. HWANGBO

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS TO-WIT:

Land In Davidson County, Tennessee, being Lot 25 on the Plan of Sterling Oaks, Phase 3, as of record In Plat Book 200011220115320, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to William C. Carter and Amy C. Arnold. unmarried by Warranty Deed from Pulte Homes of Tennessee, dated June 15, 2001 and filed of record July 17, 2001 at 3:56 PM In Instrument No. 20010717-0075920, said Register's Office.

THIS conveyance is subject to any and all zoning regulation, building restriction and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes, for the current year which if prorated or not have been assumed by the Grantee(s) herein.

This instrument is being executed in behalf of William C. Carter pursuant to a power of attorney executed by the same on the 11/21/2003, and being filed for in Instrument # 20031208-0175704, Register's Office for Davidson County, Tennessee.

This instrument is being executed in behalf of Amy A. Carter pursuant to a power of attorney executed by the same on the 11/21/2003, and being filed for in Instrument # 20031208-0175705, Register's Office for Davidson County, Tennessee.

**Amy C Arnold has since married and is now known as Amy A. Carter.*

This is improved property known as 428 Carphilly Court, Brentwood, TN 37027

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, its successors and assigns, forever; and the Grantor does covenant with the said Grantee that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except for the security interest held by Grantee; and the Grantor does further covenant and bind itself, its successors and assigns to warrant and forever defend the title to the said land to the said Grantee, its successors 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.

Davidson County DEEDWARR
Recvd: 12/08/03 10:53 2pgs
Fees:13.00 Taxes:847.30



20031208-0175706

After Recording Return To:
Nations Title Agency, Inc.
5214 Maryland Way, Suite 208
Brentwood, TN 37027

C3TN06929

Witness our hand on the 1st day of December, 2003.

William C. Carter, by Brenda Akin, Attorney in Fact
William C. Carter
By Brenda Akin, Attorney in fact

Amy A. Carter, by Brenda Akin, Attorney in Fact
Amy A. Carter
By Brenda Akin, Attorney in fact

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On the 1st day of December, 2003, before me personally appeared Brenda Akin to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of William C. Carter and Amy A. Carter and acknowledged that she executed the same as the free act and deed of said William C. Carter and Amy A. Carter.

Witness my hand and official seal at Brentwood, Tennessee

Notary Public_____

My Commission Expires:_____

JIM R. VANDERPOOL
MY COMMISSION EXPIRES
NOTARY PUBLIC AT LARGE
MAY 30, 2004
DAVIDSON COUNTY, TN