THIS INSTRUMENT WAS PREPARED BY
Bankers Title & Escrow Corp.
5409 Maryland Way Suite 120
Brentwood, Tennessee 37027

Davidson County DEEDWARR
Recvd: 01/20/04 12:17 2pgs
Fees:13.00 Taxes:517.63

20040120-0007424

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 139,900.00

James Lowe
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 14th DAY OF January, 2004

NOTARY PUBLIC AT LARGE
RUTHERFORD COUNTY, TN

Notary Public

MY COMMISSION EXPIRES: 1-18-05
(AFFIX SEAL)

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
James E. Lowe (NAME)	Homecomings Financial Network, Inc. (NAME)	MAP 165
3863 Pin Hook Road (ADDRESS)	P.O. Box 26998 (ADDRESS)	PARCEL 33
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Santa Ana, CA 92799 (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, The Williams Family Living Trust dated Sept. 26, 2001, and The Debra L. Williams Trust

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO James E. Lowe and wife, Karen D. Lowe

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 the 2nd Civil District of Davidson County, Tennessee, described partly according to a survey made by George W. Watkins, Surveyor, October 10, 1952, as follows:

Beginning at an iron pin on the southerly margin of Pin Hook Road at the northeast corner of the property conveyed to Barnell Fowler and wife, by deed from L.L. Wilburn and wife, of record in Book 2093, page 479, Register's Office for said County; thence with the eastern boundary line of said Fowler property and the property owned by Azilee Hill, South 1 degree West 325 feet to an iron pin in the northern boundary line of property South 87 degrees 30 minutes East 230 feet; thence North 1 degree East 325 feet, more or less to the southerly margin of said Pin Hook Road; thence with the southerly margin of said Road, North 87 degrees 30 minutes feet 230 feet to the beginning.

Being the same property conveyed to Lou Ellen Williams, Trustee or her successors in trust, under The Williams Family Living Trust dated September 26, 2001, by deed from Lou Ellen Williams and Debra L. Williams of record in Instrument No. 20010928-0104904, Register's Office for Davidson County, Tennessee. Lou Ellen Williams died August 4, 2002. Sandra M. Carlson being the Successor Trustee, under The Williams Family Living Trust dated September 26, 2001. The Debra L. Williams Trust established under The Williams Family Living Trust also joins in this conveyance to convey the interest it may have in the subject property through its Trustee, Sandra M. Carlson.

unimproved ( )
This is improved (X) property, known as 3863 Pin Hook Road, Antioch, TN 37013
(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 my hand this 14th day of January, 2004

The Williams Family Living Trust
By: Sandra M. Carlson, Trustee
Sandra M. Carlson, Trustee

The Debra L. Williams Trust
By: Sandra M. Carlson, Trustee
Sandra M. Carlson, Trustee

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public of said county and state, **SANDRA M. CARLSON**, with whom I am personally acquainted, and who acknowledged herself to be the TRUSTEE for The Williams Family Living Trust dated September 26, 2001 and that she as such Trustee being authorized so to do, executed the forgoing instrument for the purposes therein contained by signing as Trustee of The Williams Family Trust dated September 26, 2001.

Witness my hand, at office, this 14th day of January, 2004.

Notary Public

R. L. MOORE NOTARY PUBLIC AT LARGE DAVIDSON CO., TENNESSEE

My Commission Expires:

July 24, 2004

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public of said county and state, **SANDRA M. CARLSON**, with whom I am personally acquainted, and who acknowledged herself to be the TRUSTEE for The Debra L. Williams Trust and that she as such Trustee being authorized so to do, executed the forgoing instrument for the purposes therein contained by signing as Trustee of The Debra L. Williams Trust.

Witness my hand, at office, this 14th day of January, 2004.

Notary Public

R. L. MOORE NOTARY PUBLIC AT LARGE DAVIDSON CO., TENNESSEE

My Commission Expires:

July 24, 2004