48A

Prepared by:
Realty Title & Escrow Company, Inc.
206A Cool Springs Blvd, Suite 107
Franklin, TN 37067

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $116,000.00

Hassan Rafiei
Affiant

Subscribed and sworn to before me, this 18th day of February, 2004.

Catherine Rhea
Notary Public
My commission expires: 5-30-04

NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
MAY 30, 2004

Davidson County DEEDWARR
Recvd: 02/23/04 11:31 2pgs
Fees:13.00 Taxes:429.20
20040223-0020235

Address of New Owner:	Send Tax Bills to:	Tax Information
Hassan Rafiei	Guaranty Residential Lending	128-13-A-409
409 Westfield Drive	P.O. Box 78833	
Nashville TN 37221	Phoenix, AZ 85062	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Richard Cammeron and wife, Margo Smith Cammeron**, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to **Hassan Rafiei**, hereinafter called the Grantee, his successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to- wit:

Being Apartment Unit No. 409 of Westfield (formerly The Hamlet) Condominiums created under Title 66, Section 27-101, et seq. as amended, Tennessee Code Annotated, and as established by a Master Deed, of record in Book 6678, Page 771, and amended in Book 6736, Page 110, and further amended in Book 6801, Page 962, Book 6831, Page 982, and Book 7271, Page 256, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common elements appurtenant to said Unit as set forth in said Master Deed. Reference is hereby made to the plat of Westfield Condominiums as set out on the Amendment to the Master Deed of record in Book 6801, Page 962, said Register's Office, for a more complete identification and description of such Unit.

Being the same property conveyed to Richard Cammeron and wife, Margo Smith Cammeron by deed from Charles R. Bradley and Barbara Jordon Bradley D'Amore, of record in Instrument No. 20020116-01106659, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 409 Westfield Drive, Nashville, TN 37221

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, successors and assigns, forever. Grantors covenant with Grantee that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 hand this 18th day of February, 2004.

Richard Cammeron

Margo Smith Cammeron by Bob Zimmerman her attorney in fact

Margo Smith Cammeron
By: Bob Zimmerman, Atty-in-Fact

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, **Richard Cammeron**, with whom I am personally acquainted, and who acknowledged they executed the within instrument for the purposes therein contained

Witness my hand in Franklin, TN, this 18th day of February, 2004.

Notary Public

My Commission expires: 5/30/04

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN.

STATE OF TENNESSEE
COUNTY OF WILIAMSON

Personally appeared before me, the undersigned, a Notary public in and for the aforesaid County and State, **Bob Zimmerman**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged upon oath or affirmation that he executed the within instrument for the purposes therein contained, and who further acknowledged upon oath or affirmation that she is the attorney-in-fact for **Margo Smith Cammeron** and is authorized by her to execute this instrument on her behalf.

Witness my hand in Franklin, TN, this 18th day of February, 2004.

Notary Public

My Commission expires: 5/30/04