PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law

Parklane Building, Suite 109
5200 Maryland Way
Brentwood, Tennessee 37027
Ph. (615) 507-2004 - Fax. 507-2002
E-mail: *main@wilkinsandivey.com*

W & I Ref: _____ Title No: 45735

Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 07/06/04 11:53 2pgs
Fees:13.00 Taxes:81.40
20040706-0079902

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Rafia U. Niazi Umar F. Niazi 1004 Ainsworth Circle Antioch, Tennessee 37013	SAME

TAX MAP-PARCEL NUMBERS: 147-3-A-41.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$22,000.00 ,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned Francis Wingo , unmarried, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Rafia U. Niazi and spouse, Umar F. Niazi** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in **Davidson** County, Tennessee, described as follows: **To Wit:**

A Condominium Apartment in Davidson County, Tennessee, being Unit No. C-1 of Harding Place Condominium a horizontal property regime pursuant to the Tennessee Horizontal Property Act, as shown on the Plan to the Master Deed of record in Book 5200, page 571 and 572, and as established by the Master Deed of record in Book 6104, page 725, for said County, to which source reference is hereby made for more complete details of description, together with the said Apartment's appurtenant undivided interest in the general and limited common elements of the Condominium.

Being the same property conveyed to Francis Wingo by deed from State Street Bank and Trust Company as Trustee of record in Book 9350, page 425, Register's Office for Davidson County, Tennessee.

Francis Wingo and Frances Wingo are one and the same person..

Description Reference: Described from information contained in recorded condominium documents.

This conveyance is subject to: Taxes for 2004, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 5200, Page 571 and 572, said Register's Office, which Plan shows minimum building set back lines and easements and to which Plan reference is hereby made for a more complete description thereof.: The provisions of the condominium Master Deed of record in Book 6104, page 725, said Register's Office, which submits said property to a Horizontal Property Regime pursuant to the provisions of the Tennessee Horizontal Property Act and sets forth restrictions, assessments, liens and other matters.

This is improved property, known as: 441 Harding Place, Unit C-1, Nashville, Tennessee 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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 1st day of July, 2004 .

Francis Wingo

State of TENNESSEE
County of WILLIAMSON

On this 1st day of July, 2004 , before me the undersigned authority, personally appeared **Francis Wingo** , to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: 5/29/05

DEBORAH GAIL JOHNSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary

State of TENNESSEE
County of WILLIAMSON

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $22,000.00

Affiant

Sworn and subscribed before me this 1st day of July, 2004

My Commission Expires:

CHRISTY W. IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires JULY 21, 2007

Notary Public