Prepared by:
Amy Cross Nance
Attorney at Law
1600 Westgate Circle Suite 125
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF ~~WILLIAMSON~~ Davidson

The actual consideration or value, whichever is greater, for this transfer is $283,000.00

Affiant

Subscribed and sworn to before me, this 22nd day of November 2004.

Notary Public
My commission expires: 4/2/07

AMY CROSS NANCE NOTARY PUBLIC AT LARGE WILLIAMSON CO., TENN.

Davidson County DEEDWARR
Recvd: 11/23/04 10:42 2 pgs
Fees:13.00 Taxes:1047.10
20041123-0140266

Address of New Owner:	Send Tax Bills to:	Tax Information
Robert Wages	Countrywide Home Loans	131-03-C/222
4400 Belmont Park Terrace	801 Crescent Centre Dr Suite 510	
Nashville TN 37215	Franklin, TN 37067	

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(s), and other good and valuable considerations, the receipt of which is hereby acknowledged Naji Abumrad hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to Robert E. Wages and Phyllis M. Ohlemacher hereinafter called the Grantee(s) their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

LAND in Davidson County, Tennessee, being Unit No. 222, on the Plan of Arden Place, Section Nine, as shown on plat of record in Plat Book 5210, page 73, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.Being the same property conveyed to Naji Abumrad in Instrument No. 20021009-0123911, recorded 10/09/2002, Register's Office for Davidson County, Tennessee.Being the same property conveyed to John M. Whiteman and wife, Marilyn W. Whiteman by Deed of record in Book 8596, Page 559, recorded 04/08/1992, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to the following: 1) The dower, curtesy, homestead, community property, or other statutory marital rights, if any, of the spouse of any individual insured. 2) Rights or claims of parties in possession not shown by the public records. 3) Easements, or claims of easements, not shown by the public records. 4) Any discrepancies, conflicts, encroachments, servitudes, shortages in area and boundaries or other facts which a correct survey should show. 5) Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records. 6) Taxes for the year 2004, a lien, are due and payable October 1, 2004, but not delinquent until March 1, 2005. Tax Parcel No. 131-03-C/222 7) If improvements are completed after January 1 of any year, the Law requires supplemental assessment for the year in which improvements are completed as defined by Statute. The Company assumes no liability for taxes assessed by correction pursuant to the provisions of TCA 67-5-603, et seq. 8) All matters shown on Plat recorded in Book 5210, page 73. 9) Restrctive Covenants of record in Book 4628, page 473. 10) Covenants, conditions, restrictions, reservations, easements, liens for assessments, options, powers of attorney, and limitations on title set forth in restrictions recorded in Book 4754, page 455, supplemented in Book 4819, page 564; Book 4916, page 277; Book 5019, page 942; Book 5091, page 66; Book 5129, page 120; Book 5763, page 384; Book 5231, page 375; Book 5351, page 592 and Book 5514, page 636, and in any

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 22 day of November, 2004.

N. Abumrad
Naji Abumrad

STATE OF TENNESSEE
COUNTY OF ~~WILLIAMSON~~ Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Naji Abumrad , 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, this 22nd day of November, 2004.

Notary Public

My Commission expires: 4/21/07

FILE NO: 04684

AMY CROSS MANCE
NOTARY PUBLIC AT LARGE
WILLIAMSON CO., TENN.