Davidson County DEEDWARR
Recvd: 05/31/05 09:19 2 pg
Fees:13.00 Taxes:751.10
20050531-0060675

[ADDRESS NEW OWNER:]	[SEND TAX BILLS TO:]	[MAP-PARCEL NO.]
David M. Cowan and Ryan Estopinal, et ux	Irwin Mortgage Corporation	Map 104-14-B
115 Westwood Trace	400 Interstate N. Parkway, Ste 580	Parcel 15.00 CO
Nashville, TN 37212	Atlanta, GA 30339-5030	

This instrument prepared by : Robert J. Notestine, III, Attorney, 4515 Harding Rd, Suite 315, Nashville, Tennessee 37205

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, **Kai Jiao and wife, Qin Wang,** (The "Grantors") have bargained and sold, and by these presents does transfer and convey unto **David M. Cowan , unmarried, and Ryan Estopinal and wife, Peggy T. Estopinal** (The "Grantees"), their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, being more particularly described as follows, to wit:

Land in Davidson County, Tennessee, being Unit No. 15 on the Plan of Westwood Trace Condominiums, of record in Plat Book 6200, page 215, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description of such Unit. more particularly described as follows:

Being the same property conveyed to Kai Jiao and wife, Qin Wang by deed Hilarie Meyer of record in Instrument No. 20020703-0080461, said Register's Office for Davidson County, Tennessee.

This is the same description as used in the last deed of record.

This conveyance is subject to the following:

1. Taxes for the year 2005 and subsequent years.
2. Any and all matters shown on the Plan of record in Plat Book 6200, page 215, Register's Office.
3. Master Deed of record in Book 6522, page 322, Book 6889, page 711, Instrument No. 20010411-0035667 and Instrument No. 20010720-0077359, said Register's Office.
4. HOA Charter of record in Book 6582, page 874, Book 7599, page 912, Book 7948, page 624 and Book 7548, page 202, Register's Office.

This is improved property commonly known as 115 Westwood Trace, Nashville, TN 37212

[STATE OF TENNESSEE]
[COUNTY OF DAVIDSON]

The actual consideration or value, whichever is greater for this transfer is $203,000.00.

Affiant

Subscribed and sworn to before me this 27th day of May, 2005.

Notary Public

My Commission Expires: 3-31-07

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, their heirs and assigns, forever.

And Grantors do covenant with the said Grantees that the Grantors are lawfully seized and possessed of said land in fee simple; has a good right to convey it, and the same is unencumbered except as set forth herein above.

And Grantors do further covenant and bind themselves, their heirs and assigns, to warrant and forever defend the title to the Property to the said Grantee, their heirs and assigns against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this 27th day of May, 2005.

Kai Jiao

Qin Wang

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 27th day of May, 2005, before me personally appeared Kai Jiao and wife, Qin Wang to me known to be the persons described in and who executed the foregoing instrument, and who acknowledged the execution of the same to be their free act and deed.

WITNESS my hand and official seal.

Notary Public

My Commission Expires: