WARRANTY DEED

Davidson County DEEDWARR
Recvd: 06/17/05 14:20 2 pgs
Fees:13.00 Taxes:850.63
20050617-0069653

This instrument prepared by
THE HOME CLOSING COMPANY, INC.
214 Centerview Drive Suite 225
Brentwood, TN 37027

OWNER:
Name **Neda Gharaei**
Address **5545 Oak Chase Drive**
City/State/Zip **Antioch, TN 37013**

SEND TAX BILLS TO:
Name **America's Wholesale Lender**
Address **750 Old Hickory Blvd. #180**
City/State/Zip **Brentwood, TN 37027**

FOR AND IN CONSIDERATION of the sum of **$10.00. S & Y Construction Inc., a Tennessee Corporation** has this day bargained and sold, and does hereby transfer and convey unto **Neda Gharaei, an unmarried person, her** heirs and assigns, hereinafter referred to as "grantees", whether one or more, certain real estate located in **DAVIDSON** County, State of **TENNESSEE**, as follows:

Land in Davidson County, Tennessee being Lot No. 329 on the Plan of Final Plat Section Four, Oak Highlands, a Planned Unit Development, of record in Instrument No. 20040128-0010661, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being part of the same property conveyed to S&Y Construction, Inc., a Tennessee Corporation, by Warranty Deed dated September 13, 2004, from Pine Oaks Properties Two, G.P., a Tennessee General Partnership, of record in Instrument No. 20040915-0111120, Register's Office for Davidson County, Tennessee.

This conveyance is subject to taxes for the year 2005 and subsequent years and all matters of record including restrictions, declarations, easements, dedications, agreements, memorandums, and assessments, as shown of record in the Register's Office for Davidson County, Tennessee.

Map-Parcel No.'s: 173-4-O-A-360

This is improved property known as: 5545 Oak Chase Drive, Antioch, TN 37013.

TO HAVE AND TO HOLD said real estate, with appurtenances, estate, title and interest belonging to the said grantees, their heirs and assigns forever. **We** covenant that **we are** lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered.
We further covenant and bind **our** heirs and representatives, to warrant and forever defend the title to said real estate to said grantees, their heirs and assigns, against the lawful claims of all persons.

Witness **my** hand this **29th** day of **April, 2005.**

S & Y Construction Inc.

Mansour Mike Sedaghat, President

STATE OF TENNESSEE
COUNTY OF DAVIDSON

PERSONALLY APPEARED before me, a Notary Public, of the state and county mentioned, Mansour Mike Sedaghat, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be the President of S & Y Construction Inc., the within named bargainor, a Corporation, and that such Mansour Mike Sedaghat, executed the foregoing instrument for the purposes therein contained, by personally signing the name of the Corporation as President.

WITNESS MY HAND and official seal at office, this **29th** day of **April, 2005.**

Commission expires

C. M. CORRIVEAU
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires MAR. 21, 2009

STATE OF TENNESSEE
COUNTY OF **DAVIDSON**

The actual consideration or value whichever is greater, for this transfer is **$229,900.00**

Affiant _____

Subscribed and sworn to before me, this the 29th day of April,2005.

My commission expires: _____
Notary Public - Register

C. M. CORRIVEAU
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

My Commission Expires MAR. 21, 2009