40-A

This Instrument Prepared By:
Gibson, Gregory & Gwyn, PLLC
201 Fourth Avenue, N. Suite 1900
Nashville Tennessee 37219

Davidson County DEEDWARR
Recvd: 06/27/05 15:49 2 pgs
Fees:13.00 Taxes:536.50
20050627-0073825

ADDRESS NEW OWNER:

Stacey L. Carfi
420 Summit Ridge Place
Nashville, TN 37215

SEND TAX BILL:

United Mortgage Lenders, Inc.
404 BNA Drive, Suite 304
Nashville, TN 37204

MORTGAGEE:
United Mortgage Lenders, Inc.
404 BNA Drive, Suite 304
Nashville, TN 37204

MAP AND PARCEL:
Map 131-05-0-B
Parcel 420

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the Grantees named herein, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Suleiman Mohammad Abous, unmarried**, ("Grantor"), has bargained and sold, and by these presents does transfer and convey unto **Stacey L. Carfi, an unmarried woman** ("Grantee"), her heirs, successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee (the "Property"), described as follows, to wit:

> A certain parcel of real estate situated in the Davidson County, Tennessee, and being further described as follows:
>
> Land in Davidson County, Tennessee, being Unit No. 420 on the Plan of Four Seasons, a condominium development, as shown on Exhibit D to the Master Deed, of record in Book 6841, page 349, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description, together with the appurtenant interest in the common elements of Four Seasons Condominiums, a horizontal property regime established by Master Deed of record as aforementioned, said Register's Office.
>
> Being the same property conveyed to Suleiman Mohammad Abous by Quitclaim Deed from Carleen Abous dated August 16, 2001, of record in Instrument Number 20011029-0117510, said Register's Office.
>
> This conveyance is made subject to the real estate taxes for the current year, which have been prorated and assumed by Grantee, and such limitations and restrictions and easements as may affect the premises.

This is improved property known as 420 Summit Ridge Place, Nashville, TN 37215.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Grantee, her heirs, successors and assigns, forever; and Grantor, does covenant with Grantee that he is lawfully seized and possessed of the Property in fee simple, has a good right to convey it, and the

same is unencumbered unless otherwise herein set out; and Grantor does further covenant and bind himself, his heirs, assigns and representatives, to warrant and forever defend the title to the Property to Grantee, her heirs, successors and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand this 24th day of June, 2005.

Suleiman Mohammad Abous

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, of the state and county aforesaid, personally appeared Suleiman Mohammad Abous, unmarried, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that they executed the foregoing instrument for the purposes contained therein.

Witness my hand and official seal this 24th day of June, 2005.

Notary Public

My Commission Expires: 7/21/07

ANDREW B. GIBSON, JR. Notary Public At Large DAVIDSON COUNTY, TENN. My Commission Expires July 21, 2007

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $145,000.00.

Stacey L. Cook

AFFIANT

Subscribed and sworn to before me
this 24th day of June, 2005.

NOTARY PUBLIC

My Commission Expires: 7/21/07

ANDREW B. GIBSON, JR. Notary Public At Large DAVIDSON COUNTY, TENN. My Commission Expires July 21, 2007