THIS INSTRUMENT PREPARED BY: **Mudter Morgan & Patterson** **Attorneys-at-Law** **2000 Richard Jones Road** **Suite 110** **Nashville, Tennessee 37215** **Record & Return To:** **First Title & Escrow Co., Inc.** **FTEC File No. 24570-07-2005** File Box 9B	STATE OF TENNESSEE, COUNTY OF DAVIDSON: The actual consideration or value, whichever is greater, for this transfer is: $258,000.00. Affiant Subscribed and sworn to before me this 12th day of August, 2005. Notary Public My Commission Expires:

MELODY M. JENKINS NOTARY PUBLIC AT LARGE DAVIDSON CO., TENNESSEE My Commission Exp. JULY 29, 2006

WARRANTY DEED

Address New Owner:	**Send Tax Bills To:**	**Tax Information:**
Victor A. Higgins, Jr. and Heidi F. Higgins 411 N. 15th Street Nashville, TN 37206	C.W.H. Loans Inc. M/S SV22 PO Box 10212 Van Nuys, CA 91410-0212	Map No.83.09-0 Parcel No. 277.00

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Lee K. Thomas and wife, Brande G. Thomas**, ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to **Victor A. Higgins, Jr. and wife, Heidi F. Higgins** ("Grantee"), their successors, heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described on Exhibit "A" hereto.

This is improved property located at 411 N. 15th Street, Nashville, TN 37206

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to Grantee, its successors, heirs and assigns, forever.

And Grantor covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered, except as set out on Exhibit "A" hereto. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantee, its successors, heirs and assigns against the lawful claims of all persons, except as set out on Exhibit "A" hereto.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on the 12th day of August, 2005.

Lee K. Thomas

Brande G. Thomas

STATE OF TENNESSEE, COUNTY OF DAVIDSON SS.:

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, aforesaid, **Lee K. Thomas and wife, Brande G. Thomas**, 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, at office, this 12th day of August, 2005.

Notary Public

My Commission Expires:

Davidson County DEEDWARR
Recvd: 08/15/05 16:12 2 pgs
Fees:13.00 Taxes:954.60
20050815-0096548

ELIZABETH J. SMITH NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 24, 2007

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 17 on the Plan of The J. J. Tamble Tract as of record in Plat Book 421, page 29, Register's Office for Davidson County, Tennessee to which plan reference is made for a more complete description.

Being the same property conveyed to Lee K. Thomas and wife, Brande G. Thomas by deed dated September 1, 1999 from Michael W. O'Neill, unmarried of record in Book 11649, page 373, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

1. 2005 City/County taxes which have been prorated by the parties and assumed by the Grantee.
2. All matters appearing on the Plan of record as Book 421, page 29, Register's Office for Davidson County, Tennessee.