STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $92,900.00.

Carolyn L Harper
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF August, 2005.

Notary Public
MY COMMISSION EXPIRES 10/15/06
File No. G5-5615D

TRUDY MILLIKEN NOTARY PUBLIC AT LARGE SUMNER CO. TENN.

Davidson County DEEDWARR
Recvd: 09/16/05 12:10 2 pgs
Fees:13.00 Taxes:343.73
20050916-0111599

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
Carolyn Harper, a single woman (NAME)	Option One Mortgage Corporation (NAME)	86-10-53
3545 Albee Drive (STREET ADDRESS	1600 Parkwood Circle SE, STE 615 (STREET ADDRESS)	
Hermitage, Tennessee 37076 (CITY) (STATE) (ZIP)	Atlanta, GA 30339 (CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBYACKNOWLEDGED, WE, **Jerios S. El-Chaer and Genevieve El-Chaer, husband and wife**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Carolyn Harper, a single woman** HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS TO-WIT:

Being Lot No. 81, on the plan of Chapelwood, Section 2, as shown on plat of record in Plat Book 5200, Page 83, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to Jerios S. El-Chaer and Genevieve El-Chaer, husband and wife , by Deed from Hanne Gerios Kordahi, dated May 5, 2005, of Record as Instrument No. 200505090051736, Register's Office for Davidson County, Tennessee.

Subject to any and all plats, easements, restrictions, and other matters of record.
The 2004 taxes have been paid by the Grantor and have been prorated between the Grantor and Grantee. All future taxes will be assumed by the Grantee herein.
The above legal description is the same as that contained in the previous deed of record.
This is improved (XX) property, known as 3545 Albee Drive, Hermitage, TN 37076.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns, forever, and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out, and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Whenever 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/our hand(s) this 31st day of August, 2005.

Jerios S. El-Chaer

Genevieve El-Chaer

STATE OF TENNESSEE

COUNTY OF Davidson }

Personally appeared before me, the undersigned , a Notary Public in and for said County and State, the within named Jerios S. El-Chaer and Genevieve El-Chaer, husband and wife, the bargainor(s), with whom Iampersonally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this 31st day of August, 2005.

My Commission Expires: 10/5/06

Notary Public

STATE OF TENNESSEE

COUNTY OF Davidson }

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, the within named _____, _____(title) for _____(corporation), with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____(title) of the maker or constituent of the maker, and is authorized by the maker or by constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 31st day of August, 2005.

My Commission Expires:_____

Notary Public

TATE OF TENNESSEE

STATE OF TENNESSEE

COUNTY OF Davidson }

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, the within named _____, attorney-in-fact for _____, with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the attorney-in-fact of the maker or constituent of the maker, and is authorized by the maker or by constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 31st day of August, 2005.

My Commission Expires:_____

Notary Public

PREPARED BY AND RETURN TO:

SMITH.SHOLAR.ASSOCIATES.PLLC.
P.O.BOX 663
GALLATIN, TN 37066