WARRANTY DEED

Davidson County DEEDWARR
Recvd: 12/01/05 08:14 2 pgs
Fees:13.00 Taxes:540.20

20051201-0144173

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $146,000.00

Judi Crabtree
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF NOVEMBER, 2005.

Notary Public

MY COMMISSION EXPIRES: 4/20/08

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Closing & Title Services, Inc. 533 Rivergate Parkway, Goodlettsville, TN 37072-2027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
EVER BARRIOS	ENCORE CREDIT CORP	MAP 43-2 PARCEL 36
(NAME) 6730 Arlington Ave	(NAME) 1833 ALTON PARKWAY	
(ADDRESS) Los Angeles CA 90043	(ADDRESS) IRVINE, CA 92606	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND 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 HEREBY ACKNOWLEDGED, WE, **DANA PALMER, by and through WANDA PALMER, Attorney in Fact, and wife, WANDA PALMER**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **EVER BARRIOS AND ELVA BARRIOS, HUSBAND AND WIFE,** 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:

Land in Davidson County, Tennessee, being part of Lot No. 28 on the Plan of Dixie Pure Food Company's Subdivision, as of record in Book 161, page 131, and Book 332, page 51, both in the Register's Office for Davidson County, Tennessee, and being further described as follows:
Beginning at a point in the westerly margin of Snow Avenue, 120 feet southerly from the southwest corner of the intersection of Park and Snow Avenues, the southeast corner of the property conveyed to D. N. Covington and wife, Atlas Palmer Covington, by deed from George P. Howell and William H. Howell, of record in Book 2486, page 425, Register's Office for said County; thence westwardly along the southerly line of said Covington property 294.5 feet, more or less, to a point, the southwest corner of said Covington Property; thence South 6 deg. 50 min. East 105 feet to a point; the northeast corner of the property conveyed to Jack B. Baird and wife, Sarah S. Baird, by deed from George P. Howell and William H. Howell, of record in Book 2453, page 217, said Register's Office; thence eastwardly along the northerly line of said Baird property 300 feet, more or less, to a point in the westerly margin of said Snow Avenue, the northeast corner of said Baird property; thence with the margin of said Snow Avenue northwardly 120 feet more or less, to the beginning.

Being the same property conveyed to Dana Palmer by deed of record in Instrument No. 200003130025627, Register's Office for Davidson County, Tennessee.

WANDA PALMER executes this instrument as Attorney in Fact for DANA PALMER pursuant to Power of Attorney of record in Instrument No. 20051201-0144172, Register's Office for Davidson County, Tennessee.

This is the same legal description as on the previous deed of record.

This conveyance is subject to any and all existing restrictions, setbacks, zoning regulations, covenants, conditions, and easements of record as may affect the afore described tract of land.

WANDA PALMER joins in this conveyance for the purpose of conveying any right, title or interest, which she may have, marital or otherwise, in and to subject property.

This is improved property, known as 907 SNOW AVENUE, MADISON, TN 37115
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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. Wherever 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 our hands this 28th day of November, 2005.

Wanda Palmer
WANDA PALMER

Dana Palmer
DANA PALMER
BY: Wanda Palmer
WANDA PALMER, ATTORNEY IN FACT

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public, in and for the said County and State, WANDA PALMER the within named bargainor(s), with whom I am personally acquainted or proved to be on the basis of satisfactory evidence and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 28 day of November, 2005.

Commission expires: 2-10-08

Notary Public

LARRY D. CRAIG NOTARY PUBLIC AT LARGE CHEATHAM COUNTY, TENN.

My Commission Expires FEB. 10, 2008

STATE OF TENNESSEE :
COUNTY OF DAVIDSON :

Personally appeared before me, WANDA PALMER, with whom I am personally acquainted, or proved to be on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained, and who acknowledged that she is the Attorney in Fact for DANA PALMER and is authorized by DANA PALMER to execute this instrument on his behalf.

Witness my hand and official seal this the 28th day of November, 2005.

My commission expires: 2-10-08

NOTARY PUBLIC

LARRY D. CRAIG NOTARY PUBLIC AT LARGE CHEATHAM COUNTY, TENN.

My Commission Expires FEB. 10, 2008