WARRANTY DEED

STATE OF Tennessee
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $134,900.00

Carol Clawson
Affiant

Subscribed and sworn to before me, this 22nd DAY OF December, 2005

Notary Public

MY COMMISSION EXPIRES: 12/09/07

(AFFIX SEAL)

LAURA PERRY NOTARY PUBLIC AT LARGE WILLIAMSON CO. TN

P-FCF-05-03004

THIS INSTRUMENT WAS PREPARED BY
Homeland Title, Inc.
1896 General George Patton Dr., Ste. 200
FRANKLIN, TN 37067

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Viola Kozman	America's Wholesale Lender	
3004 Owendale Drive (ADDRESS)	750 Old Hickory Blvd. #180 (ADDRESS)	150-9-A-56 CO
Antioch, Tennessee 37013 (CITY) (STATE) (ZIP)	Brentwood, TN 37027 (CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we ILETA P. BEASLEY, UNMARRIED, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto VIOLA KOZMAN AND HUSBAND, EMAD KAMAL SAAD, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

Being Lot No. 210 on the Plan of Forest View Park, Section VII of record in Plat Book 6900, Page 162, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Being the same property conveyed to Ileta P. Beasley by Quitclaim Deed dated February 27, 2003, filed for record in Instrument No. 20030311-0031610, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing easements and restrictions as shown of record.

Davidson County DEEDWARR
Recvd: 12/30/05 12:55 2 pgs
Fees:13.00 Taxes:499.13

20051230-0156909

unimproved ( )
This is improved (X) property, known as 3004 Owendale Drive, Antioch, Tennessee 37013
(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 GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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 my/our hand(s) this 22nd day of December, 2005.

Ileta P. Beasley
Ileta P. Beasley

STATE OF Tennessee
COUNTY OF Davidson

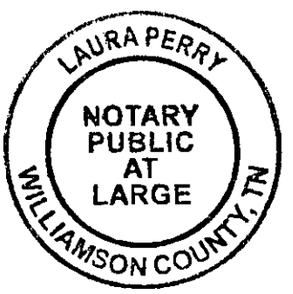
On this the 22nd day of December, 2005, before me personally appeared Ileta P. Beasley, unmarried to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument for the purpose therein contained.

Witness my hand and official seal, this the 22nd day of December, 2005.

Notary Public

My Commission Expires: 12/09/07

(SEAL)



RETURN TO:

1896 General George Patton Drive
Franklin, TN 37067

615-599-9959