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REAL ESTATE EXCISE
TAX PAID: \$244.00

12-22-04 BS

Filed for registration on the 22 day of Dec
20 04 at 10:30 o'clock A. m. and registered and
verified on the 22 day of Dec 20 04
in book no: 266 of page 667

Cindy M. Overbay
Register of Deeds, Transylvania County
By: Teresa D. Morton
Deputy

Excise Tax \$ 244.00

Tax Lot No. _____ Parcel Identifier No 8585-34-7146-000
Verified by _____ County on the 22 day of Dec 20 04
by SM

Mail after recording to GRANTEE Darius C Neumann 04-1315
This instrument was prepared by Raymond A. Burke, 4731 Hedgemore Drive, Suite 200 Charlotte, NC 28209 / cnb

Brief Description for the index

NORTH CAROLINA SPECIAL WARRANTY DEED

THIS DEED made this December 9, 2004, by and between

GRANTOR	GRANTEE
EMC MORTGAGE CORPORATION	RAYMOND RYAN JACQUES 16 DOGWOOD HILLS BREVARD NC 28712

The designation Grantor and Grantee as used herein shall include said parties, their heirs, successors, and assigns, and shall include singular, plural, masculine, feminine or neuter as required by context.

WITNESSETH, that the Grantor, for a valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, has and by these presents does grant, bargain, sell and convey unto the Grantee in fee simple, all that certain lot or parcel of land situated in the County of Transylvania, North Carolina and more particularly described as follows:

Beginning at a point in an unnamed street, the same being the Southwestern corner of Lot 3 and the Southeastern corner of Lot 4 and runs thence with center of said street, North 87degrees 42' West 50 feet; thence still with the center of said street, South 66 degrees 58' West 50 feet, the same being the Southeastern corner of the John Stroup lot; thence leaving said street and running North 23 degrees 16' West 212.67 feet to a point in the center of Woodland Terrace; thence with the center of Woodland North 63 degrees 19' East 58.51 feet: thence still with the center of Woodland Terrace North 72 degrees 49' East 100 feet; thence leaving Woodlawn and running with the line of Lot 3, 230.60 feet the point or place of the Beginning.

BEING all of Lot 4 of Dogwood Hills recorded in Deed Book 218, Page 570 in the Transylvania County Registry.

The property herein above described was acquired by Grantor by instrument recorded in Book _____ at Page _____.

A map showing the above described property is recorded in **see legal description**.

TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the Grantee in fee simple.

And the Grantor covenants with the Grantee, that the Grantor has done nothing to impair such title as Grantor received, and Grantor will warrant and defend the title against the lawful claims of persons claiming by, under or through Grantor, except for the exceptions hereinafter stated.

Title to the property hereinabove described is subject to the following exceptions:

All valid and enforceable easements, restrictions, and conditions of record and the lien of ad valorem tax for the current year which the Grantee agrees to assume and pay.

IN WITNESS WHEREOF, the Grantor has hereunto set his hand and seal, or if corporate, has caused this instrument to be signed in its corporate name by its duly authorized officers and its seal to be hereunto affixed by authority of its Board of Directors, the day and year first above written.

EMC MORTGAGE CORPORATION

By: _____

USE
BLACK
INK
ONLY

Jeffrey W. Gideon President
Assistant Vice President

STATE OF Texas COUNTY OF Dallas

SEAL-
STAMP

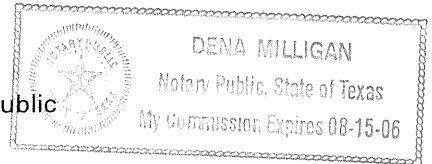
USE
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ONLY

I, Dena Milligan, a Notary public certify that Jeffrey W. Gideon, ASST. V. P. personally came before me this day and acknowledged that he(~~or she~~) is A. V. P. (title) of **EMC MORTGAGE CORPORATION**, and that he/she, as A. V. P. (title), being authorized to do so, executed the foregoing on behalf of **EMC MORTGAGE CORPORATION**.

Witness my hand and official stamp or seal, the 13 day of December, 2004.

My Commission Expires: 8-15-06

Dena Milligan Notary Public



The foregoing Certificate(s) of Dena Milligan

is/are certified to be correct. This instrument and this certificate are duly registered at the date and time and in the Book and Page shown on the first page hereof.

Cindy M Ownbey
By: [Signature]

REGISTER OF DEEDS FOR Transylvania COUNTY

Deputy/Assistant-Register of Deeds.