This instrument was prepared by Jimmie C. Fessmann, Attorney at Law, 320 Gallatin Road, Madison, Tennessee.

WARRANTY DEED

BOOK 4992 PAGE 207

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Richard D. Toivonen et ux	COLLATERAL INVESTMENT COMPANY	11D- 52010
(NAME:)	(NAME)	
111 Vandiver Drive	2233 Fourth Avenue North	Map: 43-16
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Madison, Tenn. 37115	Birmingham, Alabama 35203	Par: 32
(CITY) (P. O. ZONE) (STATE)	(CITY) (ZONE) (STATE)	

FOR AND IN CONSIDERATION of the sum of Ten and No/100----------

----------($10.00)---------- *Dollars,*

cash in hand paid by the said grantee, hereinafter named and other good and valuable consideration, the receipt of which is hereby acknowledged,

We, D. N. Covington and wife, Martha P. Covington, hereinafter called the Grantors, *have this day bargained and sold, and do hereby transfer and convey unto the said* Richard D. Toivonen and wife, Brenda F. Toivonen, herein called the Grantees, their ..... XXXXXXXX *heirs and assigns, certain real estate in Davidson County, Tennessee, as follows:*

Land in Davidson County, Tennessee, being Lot No. 29 and the northerly 16 feet of Lot No. 30 of Block "A", on the unrecorded portion of Mayatt Mayatt & Eagan Subdivision of the west part of Tract 9 and all of Tract 8 of the Anderson Land Improvement Company's Subdivision described as follows:

BEGINNING at a point on the southwesterly margin of Vandiver Drive, at the common corner of Lots 28 and 29; thence with the line between said lots, southwesterly 163.1 feet to a point; thence southeasterly 67.2 feet to a point which is 16 feet southerly from the common corner of Lots 29 and 30; thence easterly 179 feet, more or less, to the westerly margin of Vandiver Drive; said point being 16 feet south of the common corner of Lots 29 and 30; thence with the margin of said Drive, northerly 66 feet to the point of beginning.

Being the same property conveyed to D. N. Covington and wife, Martha P. Covington, by deed from William Thomas Sorrells and wife, Lola Jean Sorrells, of record in book 4808, page 865, said Register's Office.

STATE OF TENNESSEE }
COUNTY OF DAVIDSON } The actual consideration or value whichever is greater, for this transfer is $17,950.00

Subscribed and sworn to before me, this the 27th day of January 1976

Affiant

My commission expires: 5/08/78 (Affix Seal)

Notary Public

This is improved (X) unimproved ( ) property, known as 111 (House Number) Vandiver St. (Street) P. O. Address: Nashville (City or Town)

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest belonging to the said Grantees, their ..... XXXXXXXX *heirs and assigns forever.* We *covenant that* we are *lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered.*

We *further covenant and bind* Ourselves, our *heirs and representatives, to warrant and forever defend the title to said real estate to said* Grantees, their ..... XXXXXXXX *heirs and assigns, against the lawful claims of all persons.*

Witness our hands *this* 27th *day of* January, 1976, *the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.*

D. N. Covington

(D. N. Covington)

Martha P. Covington

(Martha P. Covington)

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

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Personally appeared before me, the undersigned *, a Notary Public in and for said County and State,* D. N. Covington and wife, Martha P. Covington

the within named bargainor S., with whom I am personally acquainted, and who acknowledged that they *executed the within instrument for the purposes therein contained.*

Witness my hand and official seal at Nashville *Tennessee, this* 27th *day of* January *, 19*76.

Lovell J. Eatherly
Notary Public

Commission expires May 8, 1978

LOVELL J. EATHERLY NOTARY PUBLIC DAVIDSON COUNTY

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Before me, *, a Notary Public of the State and County aforesaid, personally appeared* *, with whom I am personally acquainted, and who, upon oath, acknowledged* *self to be* *of the* *the within named bargainor, a corporation, and that* *he as such* *being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by* *self as* *.

Witness my hand and seal, at office in *this* *day of* *, 19* *.

Notary Public

Commission expires *

NOTARY PUBLIC DAVIDSON COUNTY TENNESSEE

WARRANTY DEED

FROM

D. N. Covington et ux

TO

Richard D. Toivonen

JAN2876	CONV	17,950.00				
JAN2876	S'TAX		B*	46.54		
JAN2876	FR'FEE		B*	.50		
JAN2876	W'DEED		B*	4.00	*	51.04

D 33854

IDENTIF. REFERENCE

JAN 28 11 30 AM '76

REGISTER
DAVIDSON COUNTY TENN.

Compliments of
Madison Title Company
320 Gallatin Road
MADISON, TENNESSEE 37115
Representing
Chicago Title Insurance Company
CHICAGO, ILLINOIS

File Box 9