WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY

DEARBORN & EWING, ATTORNEYS, NASHVILLE, TENNESSEE

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Francis G.Cummings and wife,Sharon R.Cummings	Citicorp Homeowners Services,Inc.	148-8
6106 Forland Drive	(NAME) P.O. Box 27377	12
(STREET ADDRESS OR ROUTE NUMBER) Brentwood Tn. 37027	(STREET ADDRESS) St. Louis, Missouri 63141	
(CITY) (STATE) (P. O. ZIP)	(CITY) (STATE) (ZIP)	

BOOK 5185 PAGE 457

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 HEREBY ACKNOWLEDGED, WE, Michael D. Kinnard and wife, Vicki K. Kinnard

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Francis G. Cummings and wife, Sharon R. Cummings

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. 10, Section One, on the Plan of Oakwood Terrace Subdivision, of record in Book 4460, pages 54 and 55, Register's Office for Davidson County, Tennessee.

Said Lot No. 10 fronts the westerly margin of Artelia Drive 65.0 feet and runs back between lines which measures 125.02 feet on the south side line, 124.99 feet on the north side line, to a dead line in the rear on which it measures 65.0 feet.

Being the same property conveyed to Michael D. Kinnard, a single person, by deed from Alphonse A. Fernandez and wife, Donna J. Fernandez, of record in Book 5583, page 156, Register's Office for said County.

Upon the delivery of this Warranty Deed, Grantees assume the indebtedness secured by a deed of trust of record in Book 5431, page 308, said Register's Office, payable to Citicorp Homeowners Services, Inc.

The above property is conveyed subject to the following:

1. 1983 Metropolitan Government taxes.
2. Restrictive covenants of record in Book 4559, page 72, said Register's Office.
3. The Plan of record in Book 4460, pages 54 and 55, said Register's Office.
4. The above deed of trust assumed by Grantees.

194443

IDENTIF. REFERENCE

DEC 1 12 00 PM '83

FEE ... REGISTER DAVIDSON COUNTY, TN

CHECK 145.60-

12/01

This is unimproved ( ) improved (X) property, known as 4563 Artelia 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 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 successors, assigns 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 hand s this 30th day of November, 19 83.

Michael D. Kinnard

Vicki K. Kinnard

6290

Form 3

OFFICIAL RECEIPT

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, the within named Michael D. Kinnard and wife, Vicki K. Kinnard, the bargainors 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 30 day of Nov., 19 83.

Commission Expires: 7/2/85

Carol L. Rivers
Notary Public

STATE OF)

COUNTY OF)

Before me, , a Notary Public within and for the State and County aforesaid, personally appeared and , with whom I am personally acquainted and who upon (his oath, their several oaths) acknowledged (himself, themselves) to be the and respectively of the the within named bargainor, a corporation, and that (he, they) as such and , being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by the said as such , and attesting the same by the said as such .

WITNESS my hand and official seal at office at on this day of , 19 .

My Commission Expires:

Notary Public

WARRANTY DEED

FROM

Michael D. Kinnard and wife,

Vicki K. Kinnard

TO

Francis G. Cummings and wife,

Sharon R. Cummings

RETURN TO:

Dearborn & Ewing
ATTORNEYS
NASHVILLE, TENN.

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this conveyance is $ 53,548.83.

Francis G. Cummings

Subscribed and sworn to before me this 30 day of Nov., 19 83.

My Commission Expires: 7/2/85

Carol L. Rivers
Notary Public

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

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RECEIVED OF _____

FOR _____

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			53548.63- CAMT.	
			139.10 CSTAX	
			.50 PRFEE	
			6.00 WDEED	
			CHECK 145.60-.	
6290A	12/01/83		BAL .00	

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

4 6 3 4 4 3

IDENTIF. REFERENCE

DEC 1 12 08 PM '83

No. 996999