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FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF SUMNER }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ $99,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10th DAY OF April 19 86.

Notary Public

MY COMMISSION EXPIRES: 2/11/87

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
American Escrow Company, 699 W. Main St., P.O. Box 1733, Hendersonville, TN 37077
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
MICHAEL E. CLEMAS (NAME)	COVENANT MORTGAGE CORPORATION (NAME)	53-12-162
3005-B Lakeshore Drive (STREET ADDRESS OR ROUTE NUMBER)	101 Winners Circle - Suite 212 (STREET ADDRESS)	LW 4370
Old Hickory, TN 37138 (CITY) (STATE) (P. O. ZIP)	Brentwood, TN 37027 (CITY) (STATE) (ZIP)	

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, CHARLES N. BROWN and wife, BEATRICE R. BROWN,

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO MICHAEL E. CLEMAS, a married man taking title in his name only, a/k/a MICHAEL EDWARD CLEMAS,

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 Lots Nos. 5 and 6, Block 26 and the east parts of Lots Nos. 6 10, both inclusive, Block 19, a part of Reid Boulevard and a part of 32nd Street, as closed by instrument of record in Book 2798, Page 348, Register's Office for said County, and shown on the Plan of Life & Casualty Insurance Company's Subdivision of the Dabbs & Elliotts Property, of record in Book 547, Page 127, said Register's Office, and described according to a copy of a survey thereof made 8/24/59, by Ralph W. C. Lambert, Surveyor, as follows:

BEGINNING at an iron pin in the North margin of Pitts Avenue, now called Lakeshore Drive, in the center line of 32nd Street, now closed as shown on said plan; thence with the center line of 32nd Street, as closed, northeasterly 270 feet to an iron pin in the center line of Reid Boulevard, now closed; thence with the center of said Boulevard southeasterly 25 feet to a point; thence northeasterly 122 feet to an iron pin in the south line of U. S. Government Property; thence with the line of said Govenment Property, northwesterly 110 feet to an iron pipe; thence southwesterly 396.5 feet to an iron pin in the margin of Lakeshore Drive; thence with the margin of said Drive, southeasterly 78 feet to the point of beginning.

BEING the same property conveyed to the within named Grantor(s) by deed of record in Book 5884, Page 935, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to all restrictions and easements of record.

REFERENCE is hereby made to the "WAIVER OF HOMESTEAD" executed by ELIZABETH A. CLEMAS, the spouse of MICHAEL E. CLEMAS a/k/a MICHAEL EDWARD CLEMAS, pursuant to the within described real property, which instrument is being recorded simultaneously herewith.

This is ( ) unimproved (X) improved property, known as 3005-B Lakeshore Drive, Old Hickory, TN 37138
(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 10th day of April, 19 86

CHARLES N. BROWN: x Charles N. Brown

BEATRICE R. BROWN: Beatrice R. Brown

STATE OF TENNESSEE }
COUNTY OF SUMNER }

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Personally appeared before me, W. K. Georgas, Jr., a Notary Public in and for said County and State, the within named CHARLES N. BROWN and wife, BEATRICE R. BROWN,

the 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 Hendersonville, Tennessee, this ____ day of ____ 19____

Commission expires 2/11/87

_____
Notary Public

STATE OF TENNESSEE }

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 purposes 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 the _____ day of _____, 19____

My commission expires _____

_____
Notary Public

FILED APR 21 10 AM 88 IDENTIFICATION REFERENCE

WARRANTY DEED

FROM
CHARLES N. BROWN et ux

TO
MICHAEL EDWARD CLEMAS

REGISTER, PLEASE RETURN TO:
American Escrow Company
P.O. Box 1733
Hendersonville, TN 37077

STATE OF FLORIDA
COUNTY OF Polk

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named CHARLES N. BROWN and wife, BEATRICE R. BROWN, the 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 LAKE ALFRED, FLORIDA, this 10 day of April, 1986.

Joyce L Barnett
Notary Public

My Commission Expires:

Notary Public, State of Florida at Large
My Commission Expires Oct. 3, 1989.
Bonded thru Notary Public Underwriters.

NOTARY PUBLIC STATE OF FLORIDA

OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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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
			99500.00- CAMT.	
			258.70 CSTAX	
			.50 PRFEE	
			6.00 WDEED	
			CHECK	865.20-
4373A04/18/86			BAL	.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

92624

IDENTIFICATION REFERENCE

APR 18 9 10 AM '86

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 238427