ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
Billy M. Stephens et ux (NAME)	Mortgagee Citizens & Southern Comm. Corp. (NAME)	53-9-A-28
P.O. Box 179 (STREET ADDRESS OR ROUTE NUMBER)	P. O. Box 656 (STREET ADDRESS)	11D-91450
Madison, TN 37115 (CITY) (STATE) (ZIP CODE)	Tucker, GA. 30085-0656 (CITY) (STATE) (ZIP CODE)	

WARRANTY DEED

For and in consideration of the sum of ten and no/100---------- DOLLARS

cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which is hereby acknowledged, including the Grantee's express agreement to assume and pay the unpaid balance of that certain note secured by and according to the terms of a deed of trust of record at Book 6739, page 257 , Register's Office for Davidson County, Tennessee, dated December 9, 1985 and filed for record December 18, 1985, said note in the original principal amount of $56,459.00, and payable to Citizens and Southern Mortgage Company, which debt the grantee herein assumes and agrees to pay as part payment of the purchase price, I, Miriam B. Barbary, the Grantor, an unmarried person,

have bargained and sold, and by these presents do transfer and convey unto the said Billy M. Stephens and wife, Patricia M. Stephens

the GRANTEES herein, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Unit No. 1316 of Neely's Bend Villas, as of record in Book 5200, page 262, Register's Office for said County, to which plan reference is made for a more complete and accurate description of said Unit.

Being all the same property conveyed to Miriam B. Barbary by deed from David Bible, of record in Book 6739, page 254, said Register's Office.

This conveyance is subject to 1987 property taxes, to limitations shown on the plan of record at Book 5200, page 262, and to the Master Deed, Bylaws and Declaration of Covenants, Conditions and Restrictions of record in Book 5625, page 1, and Book 6199, page 322, all recording references to said Register's Office, and to the provisions of the Tennessee Horizontal Property Regime Act, T.C.A. 66-27-101, et. seq.

The Grantee further hereby assumes the obligations of the aforesaid Deed of Trust of record in Book 6739, page 257, said Register's Office, under the terms of the instruments creating the loan to indemnify the Veterans Administration to the extent of any claim payment arising from the guaranty or insurance of the indebtedness above mentioned.

~~UNIMPROVED~~).
This is improved (X) property, known as 1316 Apache Lane (House Number) (Street)
Madison, TN. 37115 (P. O. Address) (City or Town) (Zip Code)

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.

Whenever 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 13th day of March, 19 87.

X Miriam B Barbary
Miriam B. Barbary

Billy M. Stephens

Patricia M. Stephens
Patricia M. Stephens

STATE OF TENNESSEE ~~ILLINOIS~~ MISSOURI
COUNTY OF ST. ~~CLAIR~~ LOUIS

Personally appeared before me, CDR D. T. CROMPTON, CDR, USN, a Notary Public in and for said County and State, the within named Miriam B. Barbary

the bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at NRD, ST. LOUIS, MO, ~~XXXX~~, this 13th day of March, 19 87

My commission expires INDEFINITELY Notary Public D. T. Crompton

STATE OF TENNESSEE
COUNTY OF _____

Before me, _____, a Notary Public of the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged _____ to be the _____ and _____ respectively of _____, the within named bargainor, a corporation, and that _____ as such _____ and _____, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by the said _____ as _____ and attesting the same by the said _____ as _____.

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

_____ Notary Public

Commission expires _____

DAVIDSON COUNTY, TN. REGISTER'S OFFICE
RECEIVED FOR RECORD
MAR 24 2 05 PM '87
IDENTIFICATION REFERENCE
07 2 67

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of property (whichever is greater) is $ 59,154.13
This is equal to or greater than the property would bring at a fair and voluntary sale.

Sworn to and subscribed before me
this 23rd day of March, 19 87.

My commission expires 9-11-1990 Notary Public Nora Miller

This instrument was prepared by:

Marbut Glenn Gaston, Jr., Lawyer, 2211 Crestmoor Rd., Nashville, TN. 37215
Name Address

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, Marbut Glenn Gaston, Jr., a Notary Public in and for said County and State, the within named Billy M. Stephens and Patricia M. Stephens, the bargainors, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidenced, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville this 23rd day of March, 1987.

My commission expires 4-17-88.

Notary Public

WARRANTY DEED

FROM Miriam B. Barbary

TO Billy M. Stephens and wife, Patricia M. Stephens

Ticor Title Insurance Company
Public Square Building
344 4th Avenue North
NASHVILLE, TENNESSEE 37219

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 7178 PAGE 545

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

59154.13- CAMT.
168.76 CSTAX
.50 PRFEE
6.00 MDCTF
CHECK 172.26-
57277.03/24/87 BAL .0

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

072237

IDENTIFI. REFERENCE

MAR 24 2 05 PM '87

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 60767