RETURN TO: WILLIAM D. CASTLEMAN, ATTORNEY, 213 A Ward Circle, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
Sharon A. Owens (NAME)	Mortgagee: City Federal Savings Bank (NAME)	11D-91396
1408 East Cedar Lane (STREET ADDRESS OR ROUTE NUMBER)	125 Belmont Drive (STREET ADDRESS)	Map 53-9A-1
Madison, TN 37115 (CITY) (STATE) (ZIP CODE)	Somerset, New Jersey 08873 (CITY) (STATE) (ZIP CODE)	

WARRANTY DEED BOOK 7304 PAGE 1

For and in consideration of the sum of TEN AND NO/100---------- ($10.00)---------- DOLLARS

cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged,

FELIX Z. WILSON II REGISTER DAVIDSON COUNTY, TN
JUL 23 9 53 AM '87

IDENTIFICATION REFERENCE 4.8.309

WE, JAMES ANDREW BYRD AND WIFE, BRENDA FAYE BYRD have bargained and sold, and by these presents do transfer and convey unto the said SHARON A. OWENS

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

Land in Davidson County, Tennessee, being Unit No. 1408 of Neely's Bend Villas, as of record in Book 5200, Page 262, Register's Office for Davidson County, Tennessee to which plat reference is here made for a complete description thereof., together with the undivided interest in comron elements declared in the Master Deed and By-Laws appurtenant to said unit which are of record in Book 5625, Page 1, Register's Office for said County.

BEING the same property conveyed to James Andrew Byrd and wife, Brenda Faye Byrd, by deed from Jack Driver and Son, Inc., a Tennessee Corporation, of record in Book 5632, page 998, Register's Office for Davidson, County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE PROVISIONS AND REQUIREMENTS OF THE TENNESSEE HORIZONTAL PROPERTY ACT AS SET OUT IN SECTION 64-2701, et seq. OF THE TENNESSEE CODE ANNOTATED; TO THE BY-LAWS FOR ADMINISTRATION THEREOF: TO EASEMENTS, RIGHTS AND INTERESTS IN FAVOR OF OTHER UNIT OWNERS, AND ALL SEWER, WATER, ELECTRICAL, TELEPHONE AND OTHER UTILITY EASEMENTS NOW OR HEREAFTER ESTABLISHED OVER, THROUGH, OR UPON THE LAND EMBRACING THE REGIME AND BUILDINGS THEREOF, AND INCLUDING WITHOUT LIMITATION ALL CONDITIONS, COVENANTS, RESTRICTIONS, OPTIONS, BURDENS, ASSESSMENTS AND OTHER UNDERTAKINGS CONTAINED IN THE MASTER DEED ESTABLISING A HORIZONTAL PROPERTY REGIME WITH RESPECT TO NEELY'S BEND VILLAS, OF RECORD IN BOOK 5625, PAGE 1, SAID REGISTER'S OFFICE.

unimproved ( )
This is improved (X) property, known as 1408 East Cedar 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 15th day of JULY, 1987.

James Andrew Byrd
James Andrew Byrd

Brenda Faye Byrd
Brenda Faye Byrd

BOOK 7304 PAGE 12

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named James Andrew Byrd and wife, Brenda Faye Byrd

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 Madison, Tennessee, this 15th day of July, 19 87.

My commission expires 8/5/90 Notary Public Diane L. Gregory

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, and who, upon oath, acknowledged to be and respectively of the , the within named bargainor, a corporation, and that 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 seal, at office in , this day of , 19 .

Notary Public

Commission expires

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of property (whichever is greater) is $ 49,000.00
This is equal to or greater than the property would bring at a fair and voluntary sale.

Sworn to and subscribed before me this 15th day of JULY, 19 87.

My commission expires 8/5/90 Notary Public Diane L. Gregory

RETURN TO: This instrument was prepared by:
WILLIAM D. CASTLEMAN, ATTORNEY 213 WARD CIRCLE--MARYLAND FARMS BRENTWOOD, TN 37027
Name Address

WARRANTY DEED

FROM
JAMES ANDREW BYRD AND WIFE
BRENDA FAYE BYRD

TO
SHARON A. OWENS

LAW OFFICES
WILLIAM D. CASTLEMAN
213 WARD CIRCLE-MARYLAND FARMS
BRENTWOOD, TN 37027
(615) 373-3838
AND
101 CUMBERLAND AVENUE
MADISON, TN 37115
(615) 865-4750

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

RECEIVED OF _____

FOR _____

BOOK 7304 PAGE 3

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
			49000.00- CAMT.	
			137.20 STAT	
			.50 PRFE	
			6.00 MDED	
			CHECK	143.70-
			2B13A07/23/87 BAL	.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

4.8309

IDENTIFI REFERENCE

JUL 23 9 53 AM '87

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 106919