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FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 57,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 13th DAY OF May, 19 88

Notary Public

MY COMMISSION EXPIRES: October 9, 1991

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Guaranty Title and Escrow Co.,, 2711 Murfreesboro Rd., Suite 105, Antioch, TN 37013
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	Mortgagee: and Send Tax Bill To:	MAP-PARCEL NUMBERS
Robert F. Warren (NAME)	Citizens & Southern Mortgage Company (NAME)	150-07-0
3105 Stoneybrook Circle (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 656 (STREET ADDRESS)	041.00
Antioch, TN 37013 (CITY) (STATE) (P. O. ZIP)	Tucker, GA 30085-0656 (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, Elizabeth J. Howard, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Robert F. Warren and wife, Janita C. Warren

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 Lot No. 41 on the of Towne Village of the County, Section I of record in Book 5200, Page 55 and 56, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Elizabeth J. Howard by deed from George J. Eckert, Jr. and Michael G. Eckert, of record in Book 5839, Page 676, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

31025

IDENTIFICATION REFERENCE

MAY 17 10 49 AM '88

FELIX Z. WILSON JR. REGISTER
DAVIDSON COUNTY, TN

This is unimproved (X) improved ( ) property, known as 3105 Stoneybrook Circle, Antioch, TN 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 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 my hand this 13th day of May, 19 88

Elizabeth J. Howard

Elizabeth J. Howard

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Elizabeth J. Howard, unmarried

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 Antioch, Tennessee, this 13th day of May, 19 88.

Notary Public

Commission Expires October 9, 1991

STATE OF TENNESSEE
Davidson County

Before me, _____ a Notary Public in and for the State and County aforesaid, personally appeared _____

with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the _____ of the _____ a corporation, and that he as such _____, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as _____.

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

_____ Notary Public

Commission Expires _____

WARRANTY DEED

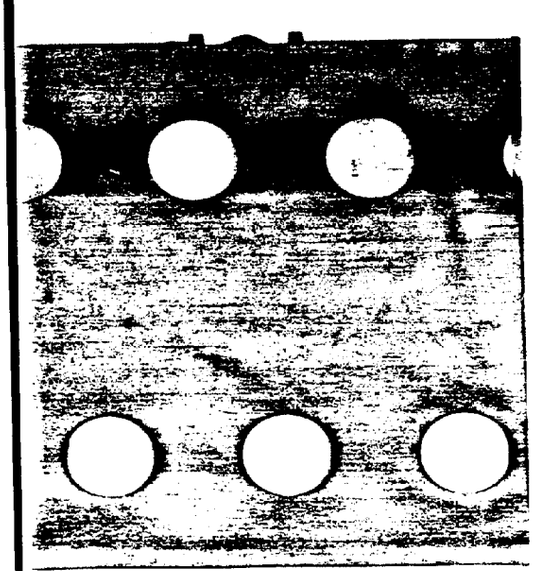
FROM
Elizabeth J. Howard, unmarried

TO
Robert F. Warren and wife, Janita C. Warren

Guaranty Title and Escrow Co.
Suite 105, Priest Lake Professional Building
2711 Murfreesboro Road
Antioch, Tennessee 37013
Phone (615) 367-0595
Phone (615) 367-0697

OFFICIAL RECEIPT

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



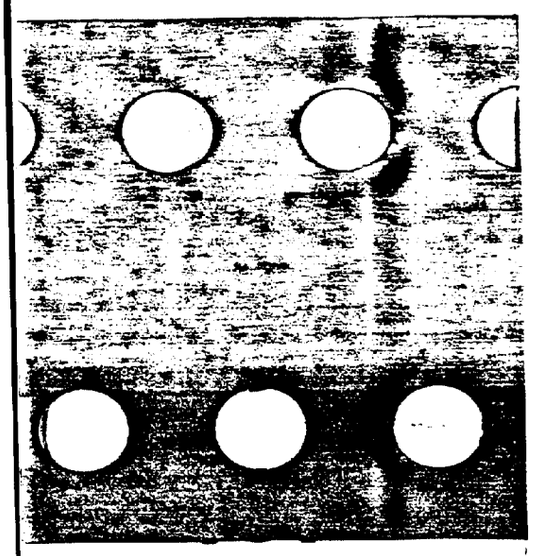
RECEIVED OF _____

FOR _____

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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

31025

IDENTIF. REFERENCE

MAY 17 10 49 AM '88

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 91937