FORM NO. WD-1

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File # 23883
Loan # 12-1-7515-02

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ $51,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 31st DAY OF October, 19 88

Notary Public

MY COMMISSION EXPIRES: 3-[illegible]-91
(AFFIX SEAL)

Box 7

THIS INSTRUMENT WAS PREPARED BY
SATURN & MAZER, Attorneys, 212 Third Avenue, North, Nashville, Tennessee 37201
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
MARSHALL E. HAYES (NAME)	Biltmore Mortgage Company (NAME)	MAP 69-4
385 Kingview Drive (STREET ADDRESS OR ROUTE NUMBER)	8601 Six Forks Rd, Suite 600 (STREET ADDRESS)	PAR 195
Nashville, TN. 37218 (CITY) (STATE) (P.O. ZIP)	Raleigh NC 27615 (CITY) (STATE) (ZIP)	13DA-48048

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 J. SPALDING, a married person

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO MARSHALL E. HAYES and wife, SUSIE M. HAYES

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. 102 on the Plan of Haynes Park Subdivision, Section 4-A, recorded in Book 4860, Page 39, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Michael J. Spalding by deed from Administrator of Veterans Affairs recorded in Book 7512, Page 326, Register's Office for Davidson County, Tennessee.

Rita S. Spalding, wife of Michael J. Spalding, joins in this Warranty Deed only for the purposes of encumbering such marital rights if any that she may have in and to said property.

83046

IDENTIFICATION REFERENCE

NOV 4 3 58 PM '88

FELIX Z WILSON IT REGISTER
DAVIDSON COUNTY, TN

This is unimproved X / improved ___ property, known as 385 Kingview Drive, Nashville, TN. 37218
(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 his hand this 31st day of October, 19 88

MICHAEL J. SPALDING X Michael J Spalding

Rita S. Spalding X Rita S Spalding 254-82-1122

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STATE OF TENNESSEE
Davidson County

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named MICHAEL J. SPALDING, ~~a married person~~ and wife, Rita S. Spalding

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

Witness my hand and official seal at Nashville, Tennessee, this 31st day of October, 19 88

Notary Public

Commission Expires 3-11-91

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 _____

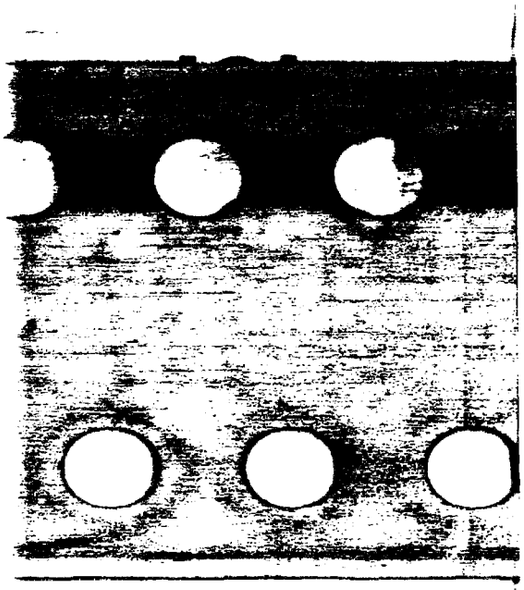
WARRANTY DEED

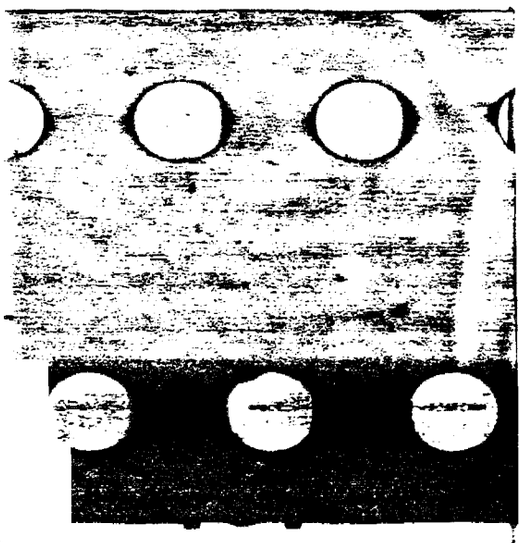
FROM
MICHAEL J. SPALDING

TO
MARSHALL F. HAYES
SUSIE M. HAYES

Saturn & Mazer, Attorneys
Row 1
Box 7

4845 11/04 0101 CHECK 174.80





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

CAMT	51000.00
CON TX	168.30
PRFEE	0.50
MDEED	6.00
TOTAL	174.80
CHECK	174.80

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

11/04/88 01 16:01 0001 4845

83046

IDENTIFICATION REFERENCE

Nov 4 3 59 PM '88

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 151441