FORM NO. WD-1

BOOK 7761 PAGE 272

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 60,750.70

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 27th DAY OF JANUARY, 19 89

Notary Public

MY COMMISSION EXPIRES 4-21-92

(AFFIX SEAL)

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
DEBRA L. CLOUD (NAME)	LINCOLN SERVICE CORPORATION (NAME)	162-01-0-A-00
421 Hickory Glade Dr. (STREET ADDRESS OR ROUTE NUMBER)	P. O. Box 989 (STREET ADDRESS)	17.00
Antioch, TN. 37013 (CITY) (STATE) (PO ZIP)	Owensboro, Kentucky 42302-0989 (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, JAMES K. KEPHART and wife, LINDA D. KEPHART,

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO DEBRA L. CLOUD, SINGLE

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:

A certain Planned Unit Development in Davidson County, Tennessee, being Unit 17 on the plan of Phase I, Hickory Glade, of record in Book 6250, page 889, Register's Office for said County, to which plan and record thereof are incorporated herein and made a part hereof by reference.

BEING the same property conveyed to James K. Kephart and wife, Linda D. Kephart by deed from W. L. Bainbridge, Inc., of record in Book 7116, page 989, Register's Office for Davidson County, Tennessee.

IT IS understood and agreed that part of the consideration for the transfer of this property is the agreement of the Grantees to assume the unpaid balance of a note secured by a first mortgage Deed of Trust to COMMERCE UNION BANK, of record in Book 7116, page 992, Register's Office for Davidson County, Tennessee, and also that the escrow account in connection with the aforesaid Deed of Trust is hereby transferred to the said Grantees. SAID LOAN IS NOW WITH LINCOLN SERVICE CORPORATION.

This is unimproved / improved XX property, known as 421 Hickory Glade Drive, Antioch, Tennessee 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 our hands this 27th day of January, 19 89

James K. Kephart
JAMES K. KEPHART

Linda D. Kephart
LINDA K. KEPHART

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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 JAMES K. KEPHART and wife, LINDA D. KEPHART,

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 27th day of January, 1989.

Commission Expires 11-21-92

Notary Public

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

TO

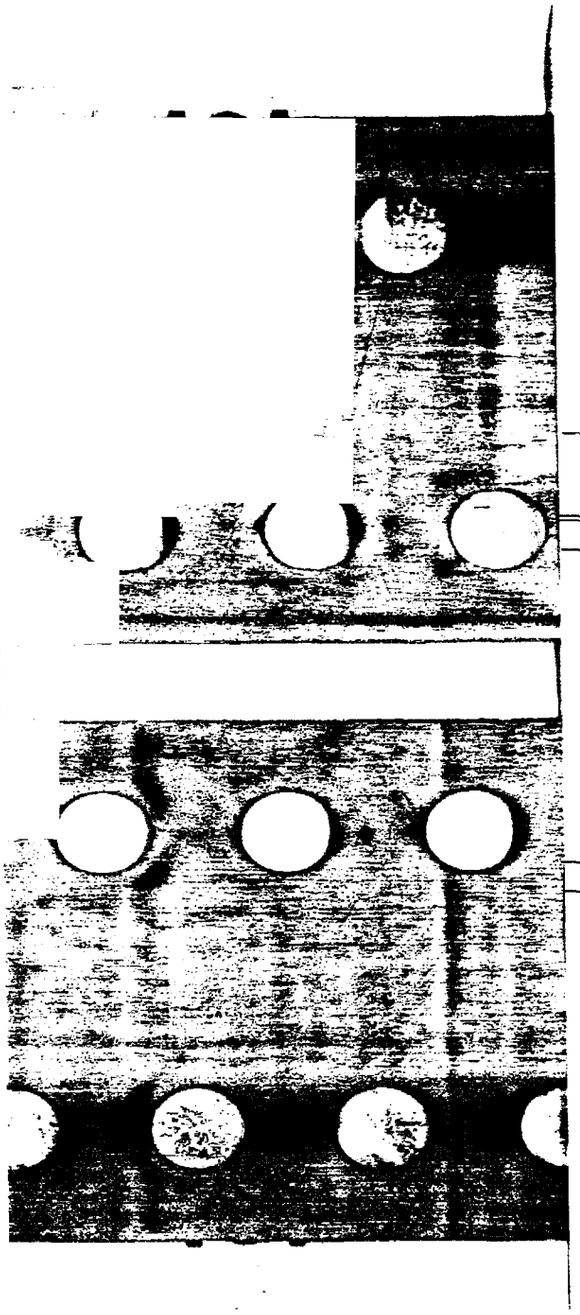
0507.3

IDENTIFICATION REFERENCE

Jan 30 3 00 PM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

0536 01/30 0101 CKCHECK 207.14



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

CAMT	60750.70
CON TX	200.64
PRFEE	0.50
MTGTAX	6.00
TOTAL	207.14
CHECK	207.14

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0507.3

IDENTIFICATION REFERENCE

Jun 30 3 00 PM '89

FELIX Z WILSON REGISTER
DAVIDSON COUNTY, TN

01/30/89 01 15:02 0001 0536

No. 177134