WARRANTY DEED

PREPARED BY:

J. K. WOODARD
Attorney at Law
175 East Main Street
Metro Federal Savings & Loan Bldg.
Hendersonville, TN 37075
822-0030

STATE OF TENNESSEE
COUNTY OF Davidson

The actual consideration or value, whichever is greater for this transfer is $37000.00.

Shirley R. Ridley
Affiant

SWORN to and subscribed before me on this the 15 day of February, 1989.

J. K. Woodard
NOTARY PUBLIC

My Commission Expires: 2-15-1992

MORTGAGEE:

OLD HICKORY CREDIT UNION
1000 Industrial Drive
Old Hickory, TN 37138

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NO.
Ms. Shirley R. Ridley Ms. Emma C. Ridley	Same as Owners	80-11-0 31
3209 Holland Lane		
Nashville, Tenn. 37218		

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS ($10.00), cash in hand paid by the hereinafter named **GRANTEES** and other good and valuable consideration the receipt of which is hereby acknowledged, we, **JERRY F. STONE and wife, NANCY M. STONE,** hereinafter called the **GRANTORS,** have bargained and sold and by these presents, do transfer and convey unto **SHIRLEY R. RIDLEY and EMMA C. RIDLEY, joint tenants with right of survivorship,** hereinafter called **GRANTEES,** their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

LAND in Davidson County, Tennessee, being Lot No. 302 on the Plan of Bordeaux Hills, Section 2, of record in Book 3600, Page 7, Registers' Office for Davidson County, Tennessee.

SAID Lot No. 302 fronts 51.5 feet on the easterly side of Holland Lane and extends back 160.88 feet on the southerly line and 141.0 feet on the northerly line to a line at the rear measuring 72.67 feet thereon.

BEING the same property conveyed to JERRY F. STONE and wife, NANCY M. STONE by instruments of record in Book 5831, Page 782, and Book 7767 Page 643, Register's Office for Davidson County, TN.

As part of the consideration for this conveyance, the Grantees assume and agree to pay the balance owing on a note in the original amount of $26,900.00, dated February 6, 1989, payable to OLD HICKORY CREDIT UNION, and secured by a Deed of Trust executed by JERRY F. STONE and wife, NANCY M. STONE and of

record in Book 7762, Page 645, Register's Office for Davidson County, Tennessee.

This is improved property known as 3204 Holland Lane, Nashville, TN.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, 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 6th day of February, 1989, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

Jerry F. Stone
JERRY F. STONE

Nancy M. Stone
NANCY M. STONE

STATE OF TENNESSEE

COUNTY OF DAVIDSON

BEFORE me, undersigned, a Notary Public in and for the County and State aforesaid, personally appeared the within named, JERRY F. STONE and wife, NANCY M. STONE, the bargainors, with whom I am personally acquainted or proved to me on the basis of sufficient information, and who acknowledged the execution of the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Old Hickory, Tennessee, this the 6th day of February, 1989.

J. K. Woodall
NOTARY PUBLIC

My Commission Expires: Feb 29 1992

J. K. WOODALL NOTARY PUBLIC AT LARGE

07253

IDENTIFICATION

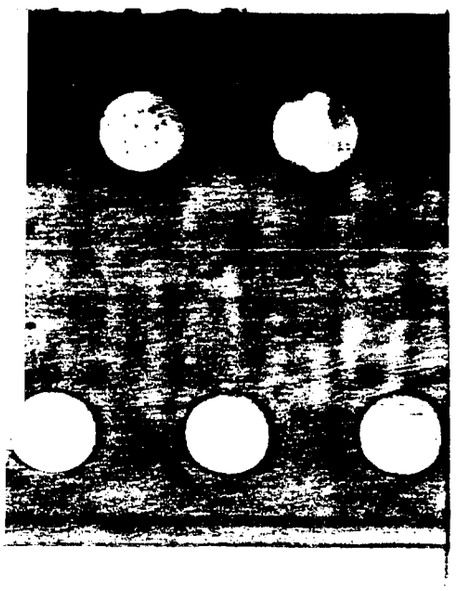
FEB 7 10 24 AM '89

FELIX Z. WILSON, JR. REGISTER DAVIDSON COUNTY, TENN.

5157 02/07 0101 03CHECK 128.60

OFFICIAL RECEIPT

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



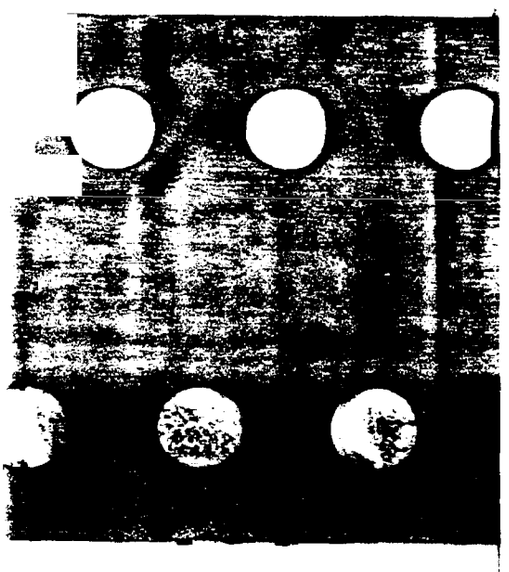
RECEIVED OF _____

FOR _____

BOOK 7767 PAGE 649

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	37000.00
CON TX	122.10
PRFEE	0.50
MDEED	6.00
TOTAL	128.60
CHECK	128.60

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02/07/89 01 10:27 0001 5157

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IDENTIFICATION REFERENCE

FEB 7 10 25 AM '89

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TENN.

No. 179653