This instrument prepared by:
MID-STATE TITLE & ESCROW, INC.
GAYLE T. MOYER, ATTORNEY, 128 HOLIDAY COURT, SUITE 125, FRANKLIN, TN 37064

SEND TAX STATEMENTS TO:
FIREMAN'S FUND MORTGAGE CORPORATION
27555 FARMINGTON ROAD
POST OFFICE BOX 1800
FARMINGTON HILLS, MI 48333

ADDRESS NEW OWNERS:
DARLENE M. CHAMBERS
1520 HUNTER'S BRANCH ROAD
ANTIOCH, TENNESSEE 37013

NAME OF MORTGAGEE:
FIREMAN'S FUND MORTGAGE CORPORATION
27555 FARMINGTON ROAD
POST OFFICE BOX 1800
FARMINGTON HILLS, MI 48333

MAP_____, GROUP___, PARCEL_____
172-08A/46

1989 04 04 0101 03DMICK 270 20

ASSUMPTION DEED

FOR AND IN CONSIDERATION OF THE SUM OF SEVENTY NINE THOUSAND AND NO/100 ($79,000.00) DOLLARS, paid and to be paid as follows: Seven Thousand Eight Hundred Ninety Three and 58/100 ($7,893.58) Dollars, cash in hand paid, the receipt of which is hereby acknowledged, and for the balance of Seventy One Thousand One Hundred Six and 42/100 ($71,106.42) Dollars, grantee has this day assumed and agreed to pay the unpaid balance of that one certain promissory note in the original principal amount of $72,050.00, payable to Commerce Union Bank and secured by deed of trust of record in Book 7239, page 785, Register's Office of Davidson County, Tennessee, by Assignment of record in Book 7262, page 314, said Register's Office, said deed of trust was assigned to Fireman's Fund Mortgage Corporation; WE, JOHN E. SCHMIDT AND WIFE, SUSAN C. SCHMIDT, have this day bargained and sold and do hereby transfer and convey unto DARLENE M. CHAMBERS, her heirs and assigns, the following described property:

Land in Davidson County, Tennessee, being Lot No. 46 on the Plan of Hunters Branch, Section 2-A, P.U.D. Plan, of record in Book 6250, page 819, and amended in Book 6815, page 77, Register's Office for Davidson County, Tennessee.

Said Lot No. 46, which is a corner lot, fronts 98.57 feet on the easterly margin of Hunters Branch Road and fronts 43.62 feet on the southerly margin of an unnamed street, said frontages being joined by a curve measuring 36.44 feet, and extends back 141.75 feet on the easterly line and 70 feet on the southerly line to a point of intersection.

Being the same property conveyed to John E. Schmidt and wife, Susan C. Schmidt by deed of Philhall Corporation of record in Book 7239, page 782, Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the said lands, with the improvements and appurtenances thereunto belonging to the said Darlene M. Chambers, her heirs and assigns, forever.

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AND GRANTORS COVENANT with the said Darlene M. Chambers, that they are lawfully seized and possessed of said land, in fee simple, have a good right to convey it, and that it is unencumbered, except as follows:

1. 1989 County taxes are a lien against the property, but are not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with grantors paying their prorata part thereof to grantee, who will be responsible for payment of said taxes when they become due and payable.

2. Restrictive covenants contained in instrument of record in Book 6632, page 429 and Book 6601, page 7, Register's Office of Williamson County, Tennessee.

3. All matters appearing on the Plan of Hunters Branch, Section 2-A, P.U.D. Plan, of record in Book 6250, page 819 and amended in Book 6815, page 77, said Register's Office, including the following: (a) owner's certificate; (b) 25 ft. minimum building setback line from Hunters Branch Road; (c) 25 ft. minimum building setback line from unnamed street; (d) 10 ft. N.E.S. easement from Hunters Branch Road and also from unnamed street; (e) 20 ft. public utility and telephone easement lying along the southerly boundary line; and (f) 5 ft. building envelope line lying along the easterly boundary line.

4. Survey by John Kohl and Company dated 5/11/87 shows gravel drive crosses over 10 ft. N.E.S. easement along the easterly margin of Hunters Branch Road.

5. Deed of Trust of record in Book 7239, page 785, said Register's Office, wherein John E. Schmidt and wife, Susan C. Schmidt conveyed caption property, in trust, to secure the payment of a promissory note in the original principal amount of $72,050.00, payable to Commerce Union Bank. By Assignment of record in Book 7262, page 314, said Register's Office, said deed of trust was assigned to Fireman's Fund Mortgage Corporation.

AND GRANTORS FURTHER COVENANT and binds themselves, their heirs and representatives, to warrant and forever defend the title to said property, to the said Darlene M. Chambers, her heirs and assigns, against the lawful claims of all persons, whomsoever.

Possession of subject property will be given on or before twelve (12) days from the date of this instrument.

Witness our hands, on this the 3rd day of April, 1989.

John E. Schmidt
JOHN E. SCHMIDT

Susan C. Schmidt
SUSAN C. SCHMIDT

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said State and County, John E. Schmidt and wife, Susan C. Schmidt, the within named bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal at Franklin, Tennessee, on this the 3rd day of April, 1989.

(SEAL) NOTARY PUBLIC AT LARGE

Cynthia M. Beard
Notary Public

My Commission Expires:

July 11, 1990

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual value or consideration, whichever is greater, for this transfer is $79,000.00.

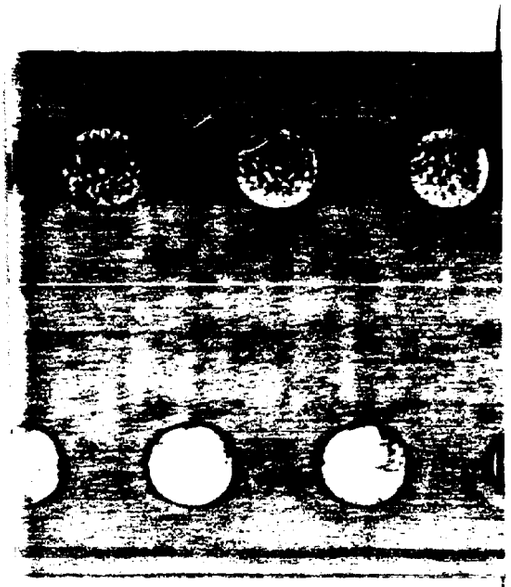
Sworn to and subscribed to before me, on this the 3rd day of April, 1989.

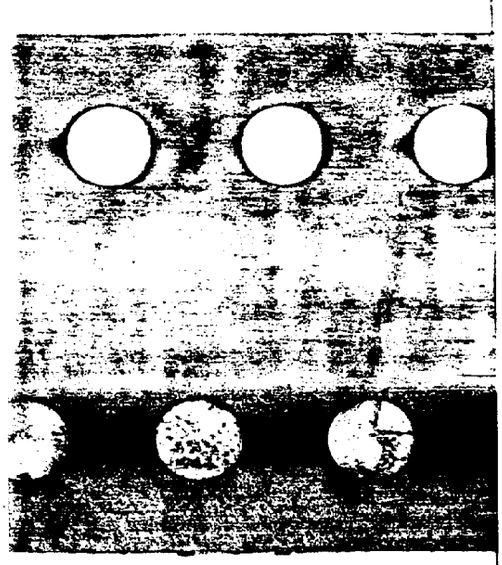
(SEAL) NOTARY PUBLIC AT LARGE

Cynthia M. Beard

My Commission Expires:

July 11, 1990





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

RECEIVED OF _____

FOR _____

BOOK 7808 PAGE 66

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 79000.00
CON TX 260.70
PRFEE 0.50
WDEED 9.00
TOTAL 270.20
CHECK 270.20

04/04/89 01 10:33 0001 1923

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

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IDENTIFICATION REFERENCE

APR 4 10 33 AM '89

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TENNESSEE

No. 196362