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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 $ 58,400.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 11th DAY OF April, 19 89.

Notary Public

MY COMMISSION EXPIRES: October 9, 1991

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Gary B. Fisher, Attorney, 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
Sheila A. Hubans (NAME)	Atlantic Coast Mortgage Company, its successor	096-10-0
3104 Cloverwood Drive (STREET ADDRESS OR ROUTE NUMBER)	12700 Fair Lakes Circle #400 (STREET ADDRESS)	279.00
Nashville, TN 37214 (CITY) (STATE) (P. O. ZIP)	Fairfax, VA 22033 (CITY) (STATE) (ZIP)	03DZ

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, Joyce Annita Massey Moser and husband, Buford Dale Moser

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Sheila A. Hubans and Tina R. Black, unmarried persons

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. 563 on the Plan of Cloverhill, Section VIII of record in Book 2331, Page 10 and 11, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Joyce Annita Massey of record in Book 4448, Page 485, and Book 2707, Page 73 Register's Office for Davidson County, Tennessee.

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

The said Joyce Annita Massey Moser being one and the same person as Joice Annita Massey.

Buford Dale Moser joins in this conveyance for the sole purpose of conveying any marital rights Buford Dale Moser may have.

2 4 1 6 2

IDENTIFICATION REFERENCE

Apr 12 10 21 AM '89

FELIX Z WILSON II REGISTER DAVIDSON COUNTY, TN

4894 04/12 0101 03CHECK 199.22

This is unimproved ( ) improved (XX) property, known as 3104 Cloverwood Drive, Nashville, TN 37214
(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 11th day of April, 19 89

Joyce Annita Massey Moser

Joyce Annita Massey Moser

Buford Dale Moser

Buford Dale Moser

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 Joyce Annita Massey Moser and husband, Buford Dale Moser

the bargainors, 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 Antioch, Tennessee, this 11th day of April, 19 89.

Lori Stephens
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

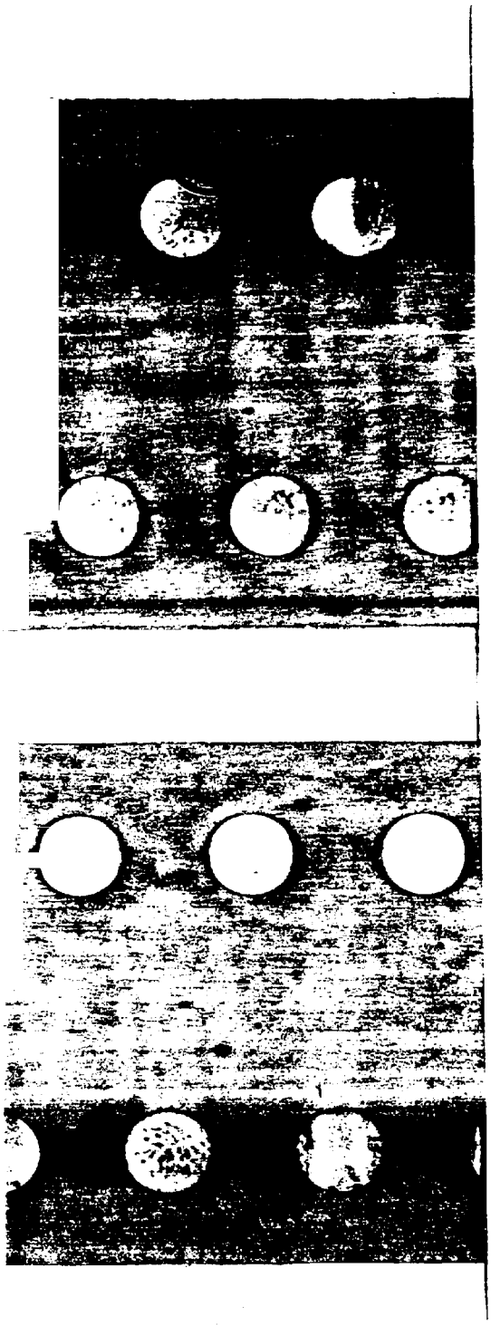
Commission Expires _____

WARRANTY DEED

FROM
Joyce Annita Massey Moser and husband, Buford Dale Moser

TO
Sheila A. Hubans and Tina R. Dixon, married persons

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

CAMT 58400.00
CON TX 192.72
PRFEE 0.50
WDEED 6.00
TOTAL 199.22
CHECK 199.22

04/12/89 01 10:21 0001 4894

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

24162

IDENTIFI REFERENCE

APR 12 10 21 AM '89

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 199288