THIS INSTRUMENT PREPARED BY: **WILKINS & IVEY**, Attorneys
2405 Crestmoor Road, Nashville, Tennessee 37215-0157

ADDRESS NEW OWNER:	MORTGAGEE:	MAP-PARCEL NUMBERS:
Andrew S. E. Carter 429 Ocala Court North Nashville, TN 37211	Cenlar Federal Savings Bank 6700 Southpoint Parkway, Suite 500 Jacksonville, FL 32216	162-05 231 5DU 38677

WARRANTY DEED BOOK 7828 PAGE 67

For and in consideration of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, Joseph S. Hardwick and wife, Ella P. Hardwick hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto Andrew S. E. Carter and wife, Cynthia E. Carter hereinafter called the Grantee, Grantee's 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. 95 on the plan of the Resubdivision of Lots 95 thru 101 and 87, Section 3, Hickory Valley Subdivision, of record in Book 4715, Page 29, Regiter's Office for said County.

SAID Lot No. 95 fronts 40.00 feet on the northerly margin of Ocala Court North and extends back 139.62 feet on the westerly line and 185.00 feet on the southeasterly line to a broken line in the rear, measuring 188.55 feet thereon.

BEING the same property conveyed to Joseph S. Hardwick, an unmarried person, and Ella P. Fannin, an unmarried person, as tenants in common, by deed from David W. Talley and wife, Marle M. Talley, of record in Book 5774, Page 352, Register's Office for Davidson County, Tennessee.

The property herein conveyed is subject to restrictive covenants of record in Book 4604, Page 526, and Book 4630, Page 548, both in said Register's Office, and to the matters set forth in the above referenced plan of record.

It is understood and agreed that part of the consideration for the transfer of this property is the agreement of the Grantee to assume the unpaid principal balance of a note secured by a first mortgage deed of trust to First Investment Company, of record in Book 7061, Page 926, as assigned by instrument of record in Book 7166, Page 46, and as subsequently assigned by instrument of record in Book 7477, Page 354, all in said Register's Office, and that the escrow account in connection with the aforesaid deed of trust is hereby transferred to the said Grantee.

This is (an) improved property, known as 429 Ocala Court North, Nashville, TN 37211.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever; and Grantor covenants with the said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and Grantor further covenants and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever. (As to a corporate or partnership party, the reference to "heirs" shall be deemed to read "successors".)

Ella P. Fannin and the undersigned, Ella P. Hardwick, are one and the same person.

Witness the execution hereof this 26th day of April, 19 89.

Ella P. Hardwick

Ella P. Hardwick

Joseph S. Hardwick

Joseph S. Hardwick

STATE OF TENNESSEE
COUNTY OF Davidson

On this 26th day of April, 19 89, before me personally appeared Joseph S. Hardwick and wife, Ella P. Hardwick, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he executed the same as their free act and deed.

My Commission Expires: Oct 9, 1991

Notary Public

STATE OF TENNESSEE
COUNTY OF _____

Before me, the undersigned, of 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 ____self to be the President (or other officer authorized to execute the instrument) of the _____, the within named bargainor, a corporation, and that he as such _____, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by ____self as _____. Witness my hand and official seal, at office in _____, Tennessee, this _____ day of _____, 19___.

My Commission Expires:_____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $ 76,232.91.

Andrew S.E. Carter
Affiant

Subscribed and sworn to before me, this the 27th day of April, 1989.

My Commission Expires: Oct 9, 1991

Christy Wilkinsdeney
Notary Public

WARRANTY DEED

from:
Joseph S. Hardwick and wife, Ella P. Hardwick

to:
Andrew S. E. Carter and wife, Cynthia E. Carter

APR 28 4 16 PM '89

0378 04/28 0101 03CHECK 257.96

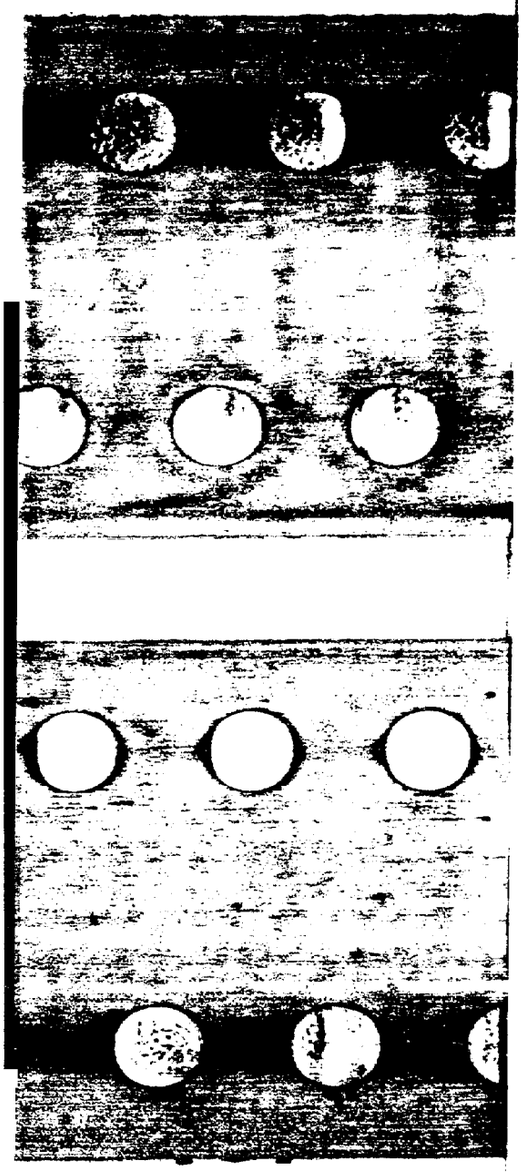
WILKINS & IVEY
Attorneys at Law
2405 Crestmoor Road
P.O. Box 150157
Nashville, Tennessee 37215-0157

TN 28354

2 8 7 8 2

OFFICIAL RECEIPT

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



RECEIVED OF _____

FOR _____

BOOK 7828 PAGE 69

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 76232.91
~~CON TX 251.46~~
~~PRFEE 0.50~~
WDEED 6.00
TOTAL 257.96
CHECK 257.96

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

2872

APR 28 4 16 PM '89

04/28/89 01 16:17 0001 0378

No. 204702