WARRANTY DEED

THIS INSTRUMENT PREPARED BY BOOK 7897 PAGE 143

George E. Mudter, Jr., Atty.
229 Ward Circle, Suite C-11
Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
GRAEME H. WATT (NAME)	CITICORP MORTGAGE, INC. (NAME)	Map 128-10
8018 Stallion Court (STREET ADDRESS OR ROUTE NUMBER)	670 Mason Ridge Center Drive (STREET ADDRESS)	Parcel 13.00
Nashville, Tennessee 37221 (CITY) (STATE) (P. O. ZIP)	St. Louis, Missouri 63141 (CITY) (STATE) (ZIP)	F.B.#9D57487

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, KEVIN J. RAMUS and wife, DOROTHY H. B. RAMUS

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO GRAEME H. WATT and wife, LYDIA A. WATT

HEREINAFTER CALLED THE GRANTEES, THEIR SUCCESSORS, 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. 45 on the Plan of Stacy Square Section 2, as of record in Plat Book 4175, page 30, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Kevin J. Ramus and wife, Dorothy H. B. Ramus by deed from Steven Patrick Jeffords, unmarried of record in Book 7461, page 612, said Register's Office.

This conveyance is made subject to: (1) 1989 Taxes, which have been prorated and assumed by the Grantees; and (2) All matters appearing on the Plan of record in Plat Book 4175, page 30, said Register's Office.

As part of the consideration for this transfer, the Grantee(s) herein assume and agree to pay, the principal balance now due, plus future interest on a certain note, dated January 29, 1988, in the original principal sum of $77,150.00, payable to Citicorp Mortgage, Inc. in monthly installments, including interest as set forth in said note, and being secured by a deed of trust of record in Book 7461, page 615 said Register's Office.

5.2078.

IDENTIFICATION

JUL 26 8 02 AM '89

FELIX Z. WILSON IT REGISTER
DAVIDSON COUNTY, TN

8708 07/26 0101 03CHECK 290.80

unimproved ( )
This is improved(XX) property, known as 8018 Stallion Court, Nashville, Tennessee 37221

TO HAVE AND TO HOLD the said tract or parcel of land, with the apurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors, 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, successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their successors, 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.

In witness whereof, the GRANTORS have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officer) on this 21st day of July, 1989

Kevin J. Ramus by Tommye Thompson Attorney in Fact
KEVIN J. RAMUS
By: Tommye Thompson, Attorney-in-Fact for the said Kevin J. Ramus by Power of Attorney recorded simultaneously herewith

Dorothy H. B. Ramus by Tommy Thompson Attorney in Fact
DOROTHY H. B. RAMUS
By: Tommy Thompson, Attorney-in-Fact for the said Dorothy H. B. Ramus by Power of Attorney recorded simultaneously herewith

STATE OF TENNESSEE
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____

with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand at office, this _____ day of _____, 19 _____.

My commission expires _____ Notary Public _____

STATE OF _____
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____

with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ of _____ the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand at Office, this _____ day of _____, 19_____.

My commission expires _____ Notary Public _____

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, TOMMYE THOMPSON, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Attorney-in-Fact of the makers and is authorized by the makers to execute this instrument on behalf of the makers.

Witness my hand, at Office, this 21st day of July, 1989.

My commission expires: 3/27/93

Catherine Alexander
Notary Public

STATE OF TENNESSEE
COUNTY OF Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $86,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21st DAY OF July, 1989

MY COMMISSION EXPIRES: 3/27/93
(AFFIX SEAL)

Catherine Alexander
Notary Public

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE CATHERINE ALEXANDER

WARRANTY DEED

FROM

KEVIN J. RAMUS and wife, DOROTHY H. B. RAMUS

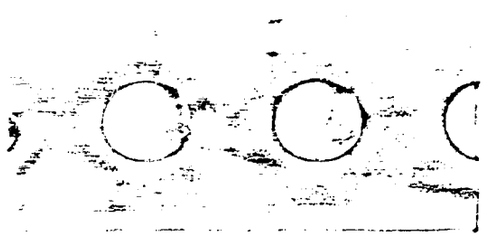
TO

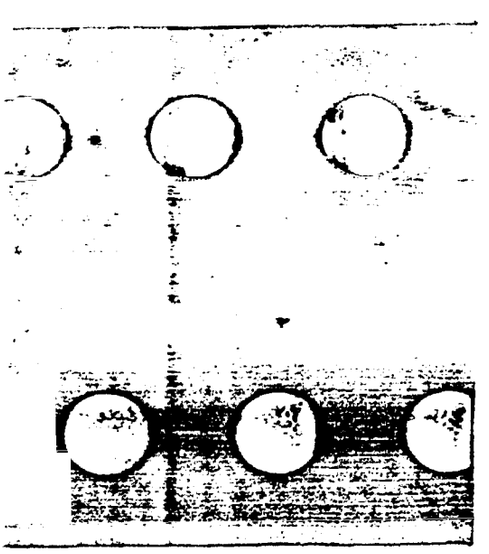
GRAEME H. WATT and wife, LYDIA A. WATT

PLEASE RETURN TO:

First Title & Escrow Company, Inc.
Suite 11C The Paddock
229 Ward Circle
P.O. Box 926
BRENTWOOD, TENNESSEE 37024-0926







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

RECEIVED OF _____

FOR _____

BOOK 7897 PAGE 145

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 86000.00
				CON TX 283.80
				PRFEE 1.00
				MDEED 6.00
				TOTAL 290.80
				CHECK 290.80
			07/26/89 01	08:04 0001 8708

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

5.2078.

IDENTIFICATION REFERENCE

JUL 26 8 02 AM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 232334