STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $48,051.60

Vera L. Young
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF July, 19 89

Notary Public

MY COMMISSION EXPIRES: 11/10/91
(AFFIX SEAL)

BOOK 7897 PAGE 211

THIS INSTRUMENT WAS PREPARED BY

THE LAW OFFICE OF RICHARD MANSON, 1314 5th Avenue North, Nashville, Tennessee
NAME ADDRESS

NAME & ADDRESS OF PROPERTY OWNER	NAME & ADDRESS OF PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF REAL PROPERTY TAXES	MAP-PARCEL NUMBERS
Vera L. Young (NAME)	Carteret Savings Bank (NAME)	72-11
2229 Pennington Avenue (STREET ADDRESS OR ROUTE NUMBER)	10 Waterview Boulevard (STREET ADDRESS)	218
Nashville, TN 37216 (CITY) (STATE) (P.O. ZIP)	Parsippany, NJ 07054 (CITY) (STATE) (ZIP)	

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, Michael C. Okafor and wife, Natha L. Okafor

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Vera L. Young, Stacia Young and Derrell Whitfield

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:

Being Lot No. 35 on the Plan of W. J. Myers Subdivision of Part of Maxey's Addition to Brownsville, as of record in Book 332, page 66, Register's Office for Davidson County, Tennessee.

Said Lot fronts 50 feet on the easterly side of Pennington Avenue and runs back between parallel lines 150 feet to an alley.

Being the same property conveyed to Michael C. Okafor and wife, Natha L. Okafor, by deed from Richard D. Ragan and Michael J. Ragan, of record in Book 7263, Page 640, Register's Office for Davidson County, Tennessee.

The Grantee herein agrees to assume an indebtedness evidenced by a Deed of Trust of record in Book 7263, Page 643, Register's Office for Davidson County, in the amount of $44,500.00.

5.21 O.S.

IDENTIFICATION REFERENCE

JUL 26 8 32 AM '89
FELIX Z WILSON TI REGISTER
DAVIDSON COUNTY, TN

8739 07/26 0101 03CHECK 165.73

unimproved ( )
This is improved (X) property, known as 2229 Pennington Avenue, Nashville, Tennessee 37216
(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 25th day of July, 1989

Michael C. Okafor
MICHAEL C. OKAFOR

Natha L. Okafor
NATHA L. OKAFOR

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 Michael C. Okafor and Natha L. Okafor

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 Nashville, Tennessee, this 25th day of July, 1989.

Commission Expires 11/10/91

Richard Manson
Notary Public

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

MICHAEL C. OKAFOR, ET UX

TO

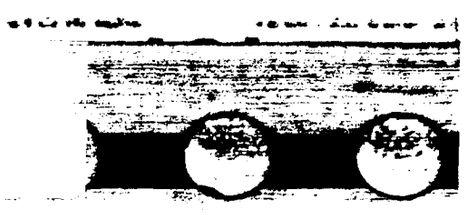
VERA YOUNG, ET AL

ATTORNEYS TITLE
A Minnesota Title Company

SUITE 175 – 222 THIRD AVENUE NORTH
NASHVILLE, TENN. 37201
TELEPHONE 244-2101

OFFICIAL RECEIPT

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



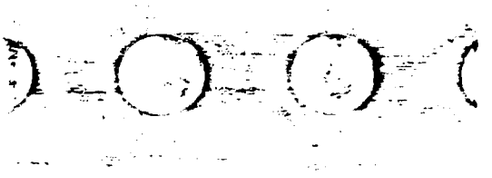
RECEIVED OF _____

FOR _____

BOOK 7897 PAGE 213

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 48051.60
				CON TX 158.73
				PRFEE 1.00
				MDEED 6.00
				TOTAL 165.73
				CHECK 165.73
07/26/89	01			08:36 0001 8739



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

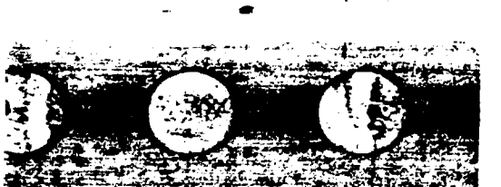


5.21 0.5.

IDENTIFICATION REFERENCE

JUL 26 8 32 AM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY



No. 232365