THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 79,274.00

Ronald E. Word
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 7th DAY OF July 1989

Notary Public

MY COMMISSION EXPIRES: 5/22/93

(AFFIX SEAL)

FILE BOX 24

THIS INSTRUMENT WAS PREPARED BY
Harold Reeves, Attorney 640 Spence Lane Nashville, TN 37217

NAME / ADDRESS NEW OWNER(S) AS FOLLOWS	MORTGAGEE OR PERSON RESPONSIBLE FOR PAYMENT OF TAXES	MAP-PARCEL NUMBERS
Ronald E. and Christine E. Word (NAME)	Southern Federal Bank (NAME)	Map 150-3
3208 Harbor Landing (STREET ADDRESS OR ROUTE NUMBER)	P. O. Drawer 4207 (STREET ADDRESS)	Par. 198
Antioch, TN 37013 (CITY) (STATE) (P.O. ZIP)	Gulfport, MS 39502-4207 (CITY) (STATE) (ZIP)	2D-74834

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. Curtis W. Laney and wife, Betty E. Laney

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Ronald E. Word and wife, Christine E. Word

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. 13 on the Plan of Harbor Landing, Section Two, of record in Plat Book 6250, page 352, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Curtis W. Laney and wife, Betty E. Laney by deed from Jerry Butler Builders, Inc., of record in Book 7305, page 840, Register's Office for Davidson County, Tennessee.

Except for a certain mortgage to Southern Federal Bank, recorded in Book 7305, page 835, of the Mortgage Records of Davidson County, Tennessee, the unpaid balance of which the Grantee(s) hereby jointly and severally assume and agree to pay as part of the consideration herein; the Grantee(s) also jointly and severally assume the obligations of the Grantor under the terms of the instrument creating the loan to indemnify the Veterans Administration to the extent of any claim payment arising from the guaranty or insurance of the indebtedness above mentioned. Escrow account and insurance to be transferred to Grantee(s).

THIS conveyance subject to Restrictive Covenants of record in Book 6319, pages 65 thru 72, and such easements and setback lines of record in Book 6250, page 352, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 3208 Harbor Landing Antioch, TN 37013
(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 hand s this 7th day of July, 1989

Curtis W. Laney

Betty E. Laney

Curtis W. Laney

Betty E. Laney

Davidson COUNTY }

Personally appeared before me, Curtis W. Laney and Betty E. Laney
(Name of natural person executing the instrument)

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, at office, this 31st day of July 19 89.

My Commission Expires 5/22/93

Notary Public

STATE OF TENNESSEE }
COUNTY }

(AFFIX SEAL)

Personally appeared before me, _____
(Name of officer) (Offical capacity of officer)

with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the

("attorney-in-fact" or "president" or "general partner")

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

(AFFIX SEAL)

WARRANTY DEED

FROM

Curtis W. Laney and wife,

Betty E. Laney

TO

Ronald E. Word and wife,

Christine E. Word

This form compliments of:

title escrow, inc.

suite 218
640 spence lane
nashville, tennessee 37217
615-361-6679

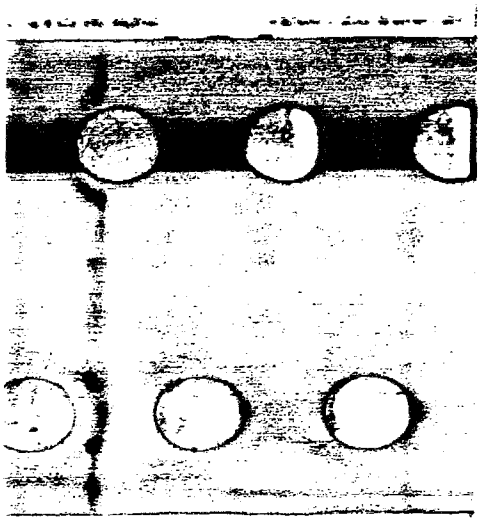
5.35 I.S.

IDENTIFICATION REFERENCE

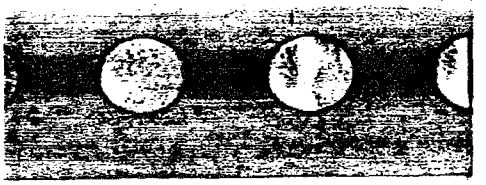
Jul 31 12 51 PM '89

FELIX A. WILSON III REGISTER
DAVIDSON COUNTY, TN

0466 07/31 0101 03CHECK 268







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

RECEIVED OF _____

FOR _____

BOOK 7901 PAGE 822

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	79127.47
CON TX	261.03
PRFEE	1.00
MDEED	6.00
TOTAL	268.03
CHECK	268.03

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/31/89 01 12:53 0001 0466

5.3 5 1.5.

IDENTIFICATION REFERENCE

JUL 31 12 51 PM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 234064