FORM NO. WD-1

File Box 9

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $48,206.81

Gail Kopcsak
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF August 1989.

John V. Adams
Notary Public

MY COMMISSION EXPIRES: 7-13-91
(AFFIX SEAL)

The effect of this deed is insured by TICOR Policy No. 044 022654

THIS INSTRUMENT WAS PREPARED BY
John V. Adams, Attorney
3813 Cleghorn Ave., Nashville, Tennessee 37215

ADDRESS NEW OWNER (S) AS FOLLOWS	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Gail Kopcsak (NAME)	Lomas Mortgage USA (NAME)	MAP 118-1
737 Benton Avenue (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 660724 (STREET ADDRESS)	PARCEL 200
Nashville, TN 37204 (CITY) (STATE) (P. O. ZIP)	Dallas, TX 75266-0724 (CITY) (STATE) (ZIP)	FB# 22W12175

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, Marion Watkins, Jr. and wife, Priscilla A. Collins Watkins,

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Gail Kopcsak,

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. 108 on the plan of Montrose Place, of record in Book 57, page 93, Register's Office for said County.

SAID Lot No. 108 fronts 50 feet on the northerly margin of Montrose Street, formerly Bethel Street, and extends back between parallel lines 160 feet to an alley in the rear.

BEING the same property conveyed to Marion Watkins, Jr. and wife, Priscilla A. Collins Watkins, by deed from Michael Smith and wife, Brenda Smith, of record in Book 7057, page 436, Register's Office for Davidson County, Tennessee.

THIS conveyance is made subject to property taxes for 1989 for which Grantee will be responsible.

For and in consideration of Ten Dollars ($10.00) cash in hand paid, the receipt of which is hereby acknowledged, and other good and valuable consideration, a part of which is the assumption of one certain trust deed dated November 26, 1986, and filed for record December 3, 1986, in the office of the recorder of deeds of Davidson County, Tennessee in Book 7057 at Page 439, and note of even date thereby secured, in the original principal amount of $ 45,349.00, payable to CityFed Mortgage Company* which debt the grantee herein assumes the obligations of Marion Watkins, Jr. and wife, Priscilla A. Collins Watkins under the terms of the instruments 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.

This is unimproved ( ) improved (X) property, known as 1002 Montrose Avenue, Nashville, Tennessee 37204
(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 24th day of August 19 89

Marion Watkins Jr. Priscilla A. Collins Watkins

Marion Watkins, Jr. Priscilla A. Collins Watkins

*(said Deed of Trust having since been assigned to The Lomas & Nettleton Company of record in Book 7579 at page 783, Register's Office for Davidson County, Tennessee)

BOOK 7922 PAGE 854

STATE OF TENNESSEE
Davidson County

Personally appeared before me, John V. Adams, a Notary Public in and for said County and State, the within named Marion Watkins, Jr. and wife, Priscilla A. Collins Watkins

the bargainor S, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 24th day of August, 19 89

Commission expires 7-13-91

John V. Adams
Notary Public

STATE OF TENNESSEE
Davidson County

Before me, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon (his oath / their several oaths) acknowledged (himself / themselves) to be the _____ and _____ respectively of the _____ the within named bargainor, a corporation, and that (he / they) as such _____ and _____, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said _____ as such _____, and attesting the same by the said _____ as such _____

Witness my hand and official seal at office at _____ on this the _____ day of _____, 19____

My commission expires _____

_____
Notary Public

9258 08/25 0101 03CHECK 166.06

WARRANTY DEED

FROM

Marion Watkins, Jr. and wife,

Priscilla A. Collins Watkins

TO

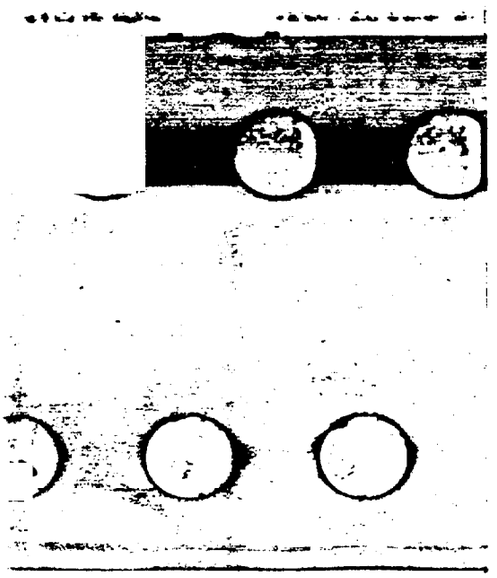
Gail Kopcsak

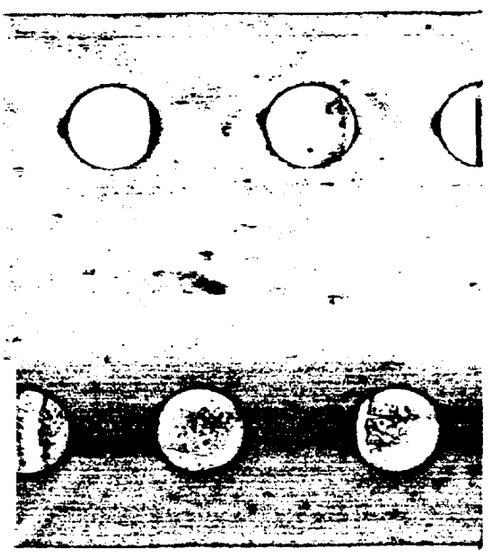
Prepared By:
John V. Adams, Attorney
3813 Cleghorn Ave.
Nashville, TN 37215

IDENTIFICATION REFERENCE

AUG 25 11 03 AM '89
DAVIDSON COUNTY, TN

60739





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 7922 PAGE 855

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 48206.81
CON TX 159.06
PRFEE 1.00
WDEED 6.00
TOTAL 166.06
CHECK 166.06

08/25/89 01 11:04 0001 9258

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

60739

IDENTIFICATION REFERENCE

AUG 25 11 03 AM '89

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 242483