file box 8/ch

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

ADDRESS NEW OWNER:
Laura L. Morser
935 Woodmont Boulevard
Nashville, TN 37204

MORTGAGEE:
Leader Federal Mortgage, Inc.

P.O. Box 275
Memphis, TN 38101-0275

MAP-PARCEL NUMBERS:
MAP 118-9
PARCEL 191
16DA-03485

BOOK 7928 PAGE 785

WARRANTY DEED

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, James Maurice Wachtel, Jr. and wife, Susan Williamson-Wachtel hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto Laura L. Morser and Christopher J. Gardner 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. 3 on the plan of Yearwood Subdivision, of record in Book 1424, page 48, Register's Office for said County.

SAID Lot No. 3 fronts 70 feet on the southerly margin of Woodmont Boulevard and extends back 190.9 feet on the easterly line and 193.9 feet on the westerly line to a dead line in the rear, measuring 75 feet thereon.

Being the same property conveyed to James M. Wachtel, Jr. and wife, Pamela A. Wachtel by deed from Elizabeth Trousdale Erikson and husband, Walter A. Erikson of record in Book 5467, page 616, said Register's Office. James M. Wachtel, Jr. and Pamela A. Wachtel have since been divorced by Final Decree of the Third Circuit Court for Davidson County, Tennessee, Docket No. 98797. Said Final Decree of record in Book 6349, page 706, said Register's Office, divests title to subject property out of Pamela A. Wachtel and vests title wholly in James M. Wachtel, Jr.

This conveyance is subject to any and all matters shown on the herein referenced plan of record in said Register's Office.

This instrument is executed on behalf of James Maurice Wachtel, Jr. and wife, Susan Williamson-Wachtel by Cheryl Wachtel as their Attorney in Fact pursuant to a Power of Attorney being recorded simultaneously herewith.

Reference is hereby made to the attached Power of Attorney Affidavit, the terms of which are incorporated herein by reference.
This is (un)improved property, known as 935 Woodmont Boulevard, Nashville, TN 37204.

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".)

Witness the execution hereof this 31st day of August, 19 89.

Susan Williamson-Wachtel
Susan Williamson-Wachtel by:
Cheryl Wachtel, Attorney in Fact

James Maurice Wachtel, Jr.
James Maurice Wachtel, Jr. by: Cheryl Wachtel
Attorney in Fact

STATE OF TENNESSEE
COUNTY OF _____

On this ____ day of _____, 19___, before me personally appeared _____, 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 _____ free act and deed.

My Commission Expires: _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF _____

BOOK 7923 PAGE 786

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 $ 93,000.00.

Laura L. Morser
Affiant

Subscribed and sworn to before me, this the 31st day of August, 1989.

My Commission Expires: 9-26-92

PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Cheryl Wachtel, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument on behalf of James Maurice Wachtel, Jr. and wife, Susan Williamson-Wachtel as their Attorney in Fact as the free act and deed of James Maurice Wachtel, Jr. and wife, Susan Williamson-Wachtel.

Witness my hand and official seal at Nashville, Tennessee, this the 31st day of August, 1989.

Christy Wilkins Ivey
Notary Public

My Commission Expires: Oct 9, 1991

CHRISTY WILKINS IVEY NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

WARRANTY DEED

from:
James Maurice Wachtel, Jr.
and wife, Susan Williamson-Wachtel

to:
Laura L. Morser and Christopher J. Gardner

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

STATE OF Tennessee

COUNTY OF Davidson

BOOK 7923 PAGE 787

A F F I D A V I T

The undersigned Affiant, being first duly sworn, deposes and says as follows:

1. That the document to which this affidavit is exhibited was executed by the undersigned as attorney-in-fact for the principal thereon shown.

2. That the execution is proper and within the scope of the power-of-attorney referenced in the instrument.

3. That at the time of execution of said document the Affiant had no knowledge or notice of the termination of the power-of-attorney, either by revocation or by the principal's death, disability or incapacity.

Further the Affiant saith not.

Cheryl E. Wachtel
Affiant

Sworn to and subscribed before me this 31st day of August, 19 89.

Christy Wilkins Ivey
Notary Public

My Commission Expires: Oct 9, 1991

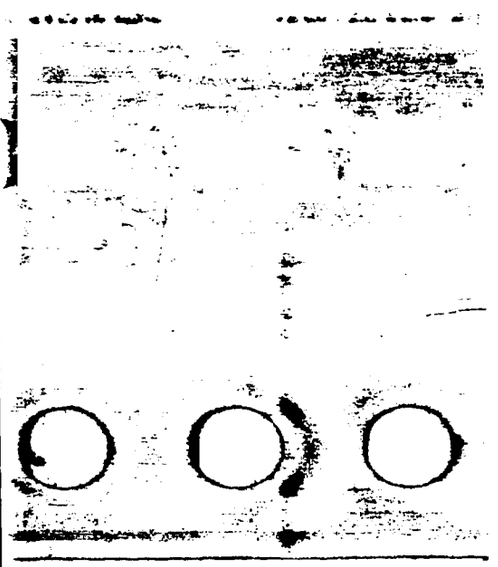
CHRISTY WILKINS IVEY
NOTARY PUBLIC AT LARGE
STATE OF TENNESSEE

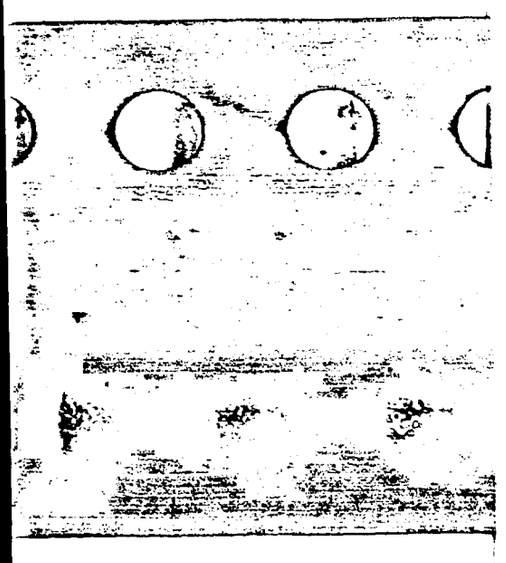
0813 09/01 0101 03CHECK 316.90

SEP 1 10 00 AM '89
DAVIDSON COUNTY, TN

IDENTIFICATION REFERENCE

62815





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

RECEIVED OF _____

FOR _____

BOOK 7928 PAGE 788

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	93000.00
			CON TX	306.90
			PRFEE	1.00
			WDEED	9.00
			TOTAL	316.90
			CHECK	316.90
09/01/89		01	10:01 0001	0813

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

6281.5

IDENTIFICATION REFERENCE

SEP 1 10 00 AM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 244849