This instrument prepared by:
MID-STATE TITLE & ESCROW, INC.
GAYLE T. MOYER, ATTORNEY, 128 HOLIDAY COURT, SUITE 125, FRANKLIN, TN 37064

SEND TAX STATEMENTS TO:
Permanent Mortgage Services, Inc.
P. O. Box 3117
Evansville, Indiana 47730

NAME OF MORTGAGEE:
Permanent Mortgage Services, Inc.

ADDRESS NEW OWNERS:
Charles M. Bay and Melissa F. Bay
640 Piccadilly Row
Antioch, Tennessee 37013

MAP 149-2B, GROUP ___, PARCEL 20

5608 09/13 0101 03CHECK 360.82

WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF ONE HUNDRED FIVE THOUSAND FOUR HUNDRED ($105,400.00) DOLLARS, cash in hand paid, the receipt of which is hereby acknowledged, PERMANENT MORTGAGE SERVICES, INC., has this day bargained and sold and does hereby transfer and convey unto CHARLES M. BAY AND WIFE, MELISSA F. BAY, their heirs and assigns, the following described property:

Land in Davidson County, Tennessee, being Lot No. 75 on the Plan of Piccadilly Square, Phase II, of record in Book 6250, pages 92, 93 & 94, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Permanent Mortgage Services, Inc., by Successors Trustee's Deed of James T. Oglesby, Successor Trustee, of record in Book 7625, page 301, Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the said lands, with the improvements and appurtenances thereunto belonging to the said Charles M. Bay and wife, Melissa F. Bay, their heirs and assigns, forever.

AND GRANTOR COVENANTS with the said Charles M. Bay and wife, Melissa F. Bay, that it is lawfully seized and possessed of said land, in fee simple, has a good right to convey it, and that it is unencumbered, except as follows:

1. 1989 Davidson County Metropolitan taxes are a lien against the property, but are not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with grantor paying its prorata part thereof to grantee, who will be responsible for payment of said taxes when they become due. Map and Parcel No. 149-2B/20; Field Book No. 02D 74564.

2 Declaration of Covenants and Restrictions, embracing uses, assessments, liens, easements, party wall, obligations, burdens and other undertakings, Articles of Incorporation of Piccadilly Square Homeowner's Assocation, By-Laws of the Association, Information Brochure, additional Restrictive Covenants for Single and Two Family Dwelling Units, Common Area Worksheets, Master Deed, all as made, provided and set out in instrument of record in Book 6236, pages 680 through 733, both inclusive, Register's Office for Davidson County, Tennessee, specific reference to which is here made for each instrument.

3. Amendment to Articles of Incorporation of Piccadilly Square Homeowner's Association, of record in Book 6295, page 548, et seq; Book 6295, page 556, et seq; Book 6295, page 564, et seq. and Book 6300, page 423, et seq., all in the Register's Office for Davidson County, Tennessee, specific reference to which is here made for each instrument.

4. Amendment to By-Laws of Piccadilly Square Homeowner's Association of record in Book 6295, page 572, et seq; Book 6295, page 580, et seq; Book 6295, page 588, et seq. and Book 6300, page 431, et seq., all in the Register's Office for Davidson County, Tennessee, specific reference to each of said instruments being here made.

5. Amendments to Information Brochure for Piccadilly Square Homeowners Association, of record in Book 6295, page 596, et seq; Book 6295, page 602, et seq. and Book 6300, page 439, et seq., all in the Register's Office for Davidson County, Tennessee, specific reference to each of said instruments being here made.

6. Amendments to Declaration of Covenants and Restrictions of record in Book 6295, page 506, et seq; Book 6295, page 520; et seq; Book 6295, page 534, et seq., Book 6300, page 409, et seq; re-recorded in Book 6306, page 833; et seq; Book 6496, page 100, et seq; Book 6496, page 107, et seq; Book 6496, page 114, et seq; Book 6518, page 184, et seq. and Book 6518, page 190, et seq., all in the Register's Office for Davidson County, Tennessee, specific reference to each of said instruments being here made.

7. Deed of Correction to Piccadilly Square Homeowners Association of record in Book 6295, page 503, et seq., Register's Office for Davidson County, Tennessee, specific reference to which is here made.

8. Conveyance of Additional Open Space of record in Book 6496, page 99, said Register's Office, to which specific reference is here made.

9. The Plan of record in Book 6250, pages 92, 93 & 94, said Register's Office, shows an Owner's Certificate, certain easements, setback lines and easements for public utilities, to which plat reference is here made for the location and dimensions and the following note:
"DEDICATION OF COMMON AREAS
Wellington Enterprises, Ltd., in recording this plat of Piccadilly Square, Phase II, has designated certain areas of land as Playground and Permanent Open Space intended for use by the Homeowners in Piccadilly Square, Phase II for recreation and other related activities.
The Designated Areas are not dedicated hereby for use by the General Public but are dedicated to the common use and enjoyment of the Homeowners in Piccadilly Square. Said Declaration of Covenants, Conditions and Restrictions is hereby incorporated and made a part of this Plat."
"All Lots:
a. Max. Building Area: 2,800 sq. ft.
b. Max. Paved Area: 1,400 sq. ft.
c. Max. Ground Cover: 3,500 sq. ft.
"The Building Envelope for Each Lot is Indicated Thus: [ ]
"This Plat is being recorded as a part of 'Planned Unit Development' Overlay District Enacted by Zoning Ordinance 83-1238."
"NATURAL AREA EASEMENTS
Land within the areas specified as 'Natural Area Easements' shall remain undisturbed, other than Lawn Maintenance." NOTE: The lot or lots herein described may contain a 'Natural Area Easement'.

10. Sanitary Sewer and/or Storm Drainage Easement of record in Book 6186, page 238, said Register's Office.

11. Utility easement to Metropolitan Government of Nashville and Davidson County is of record in Book 6298, page 491, said Register's Office.

12. Document of Clarification for Declaration of Covenants and Restrictions of record in Book 6830, page 739, said Register's Office.

13. Sanitary Sewer and/or Storm Drainage Easement of record in Book 6251, page 616, Register's Office of Davidson County, Tennessee.

14. Deed of Conveyance to Metropolitan Government of Nashville and Davidson County, Department of Water and Sewerage Services, of record in Book 6530, page 819, said Register's Office.

15. Deed of Conveyance to Metropolitan Government of Nashville and Davidson County, Department of Water and Sewerage Services, of record in Book 6530, page 823, said Register's Office.

AND GRANTOR FURTHER COVENANTS and binds itself, its successors and representatives, to warrant and forever defend the title to said property, to the said Charles M. Bay and wife, Melissa F. Bay, their heirs and assigns, against the lawful claims of all persons, whomsoever.

In Witness Whereof, grantor has caused its signature to be affixed hereto by its duly authorized officer, on this the 12th day of September, 1989.

PERMANENT MORTGAGE SERVICES, INC.

BY: John R. Stone
John R. Stone
Vice President

ATTEST:
Daniel F. Korb, Secretary

STATE OF INDIANA
COUNTY OF VANDERBURGH

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared John R. Stone and Daniel F. Korb, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon oath, acknowledged themselves to be the Vice President and Secretary respectively of Permanent Mortgage Services, Inc., the within named bargainor, a corporation, and that John R. Stone as Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as Vice President and being attested to by Daniel F. Korb as Secretary of said corporation.

Witness my hand and official seal at Evansville, Indiana on this the 12th day of September, 1989.

(SEAL)

Notary Public
Janice R. Pinhey
Resident of Vanderburgh County, IN

My Commission Expires:

March 1, 1990

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

BOOK 7940 PAGE 220

The actual value or consideration, whichever is greater, for this transfer is $105,400.00.

x _____

Sworn to and subscribed to before me, on this the 15th day of September, 1989.

(SEAL)

_____
Notary Public

My Commission Expires:

4-23-91

GAYLE MOYER NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

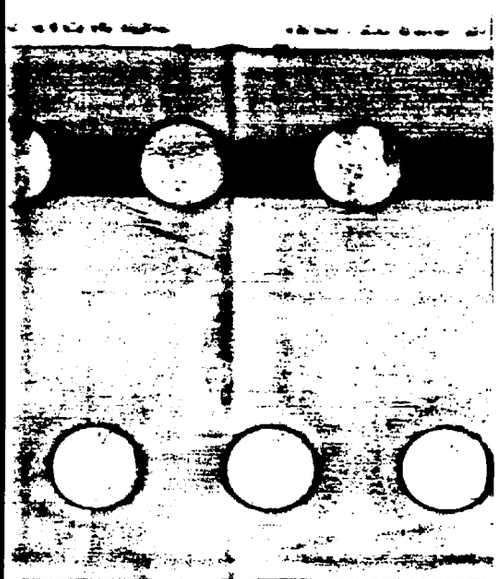
RUSH

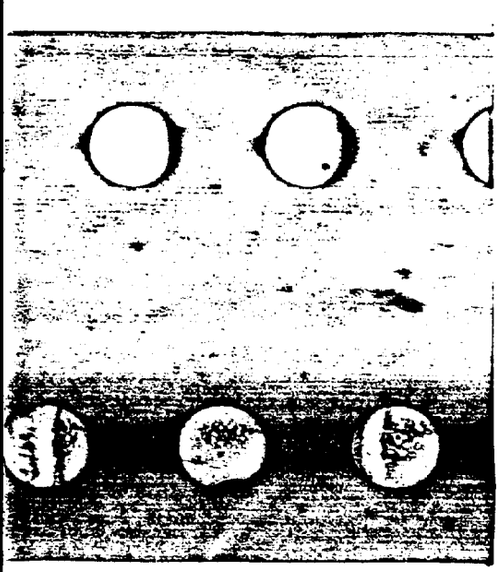
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

Sep 18 11 53 AM '89

IDENTIFICATION REFERENCE

6.6.9.3 1.





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 7940 PAGE 221

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 105400.00
CON TX 347.82
PRFEE 1.00
MTGFEE 12.00
TOTAL 360.82
CHECK 360.82

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 09-18-97 01 11:33 0001 5608

6693 I.

IDENTIFICATION REFERENCE

SEP 18 11 33 AM '97

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 249591