This instrument prepared by:
Christian A. Horsnell, Esq.
Wyatt, Tarrant, Combs, Gilbert & Milom
1100 Seventeenth Avenue, South
Nashville, Tennessee 37212.

WARRANTY DEED

Address New Owner(s)	Send Tax Bills To	Map-Parcel
Michael R. Finley 17215 Red Oak Drive Houston, TX 77090	Standard Federal P. O. Box 9481 Gaithersburg, MD 20898	Map 147-14 Parcel 70 06DU-67545

For and in consideration of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, including the assumption of a certain indebtedness now held by Standard Federal Savings Bank, with a current principal balance of $ 63,970.15 , secured by a Deed of Trust of record in Book 6985, page 517, Register's Office for Davidson County, Tennessee, which Grantee agrees to pay and from which Grantee agrees to hold Grantors harmless, we, **NATHAN G. GARLAND** (by and through his attorney-in-fact Judy Byrd Garland, pursuant to the authority vested in her by a Limited Power of Attorney of record in Book 7956, page 479, Register's Office for Davidson County, Tennessee) and wife, **JUDY BYRD GARLAND**, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto **MICHAEL R. FINLEY**, hereinafter called the Grantee, his 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. 295 on the Plan of Whispering Hills Subdivision, Section II-B, of record in Book 2331, page 155, said Register's Office.
>
> SAID Lot No. 295, which is a corner lot, fronts 173.0 feet on the westerly margin of Westcrest Drive and fronts 176.1 feet on the southerly margin of Valleywood Drive, said frontages being joined by a curve having a length of 39.3 feet, and extends back 193.9 feet on the easterly line and 177.3 feet on the southerly line which is a broken line, to a point of intersection.
>
> BEING the same property conveyed to Nathan G. Garland and wife, Judy Byrd Garland, by Deed from Grady W. Cook and wife, Dorothy S. Cook, of record in Book 6985, page 514, Register's Office for Davidson County, Tennessee.
>
> This conveyance is subject to all easements and restrictions of record and 1989 real property taxes, which have been prorated and assumed by the Grantees.

This is improved property known as 599 Valleywood Drive, Nashville, Tennessee 37211.

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, his heirs and assigns, forever; and we do covenant with the said Grantee 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 Grantee, his heirs and assigns, against the lawful claims of all persons whomsoever.

Witness our hands this the 3rd day of November, 1989.

NATHAN G. GARLAND

BY: _____
Judy Byrd Garland,
Attorney-in-Fact

_____
JUDY BYRD GARLAND

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $69,970.15.

_____
AFFIANT

Subscribed and sworn to before me, this 8th day of November, 1989.

_____
NOTARY PUBLIC

My Commission Expires:

10-09-91

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, Christian A. Horsnell, a Notary Public in and for said county and state, the within named Judy Byrd Garland, the bargainor, with whom I am personally acquainted, (or proved identity to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the 3rd day of November, 1989.

_____
NOTARY PUBLIC

My Commission Expires:
10-09-91

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public, Judy Byrd Garland, with whom I am personally acquainted and who acknowledged under oath that she executed the foregoing instrument for the purposes contained therein, and who further acknowledged that she is the attorney-in-fact of Nathan G. Garland, the within named bargainor, and is authorized by the said Nathan G. Garland to execute this instrument on her behalf as her free act and deed.

WITNESS my hand and official seal this 3rd day of November, 1989.

NOTARY PUBLIC

My Commission Expires:
10-04-91

3 1 5 7 9

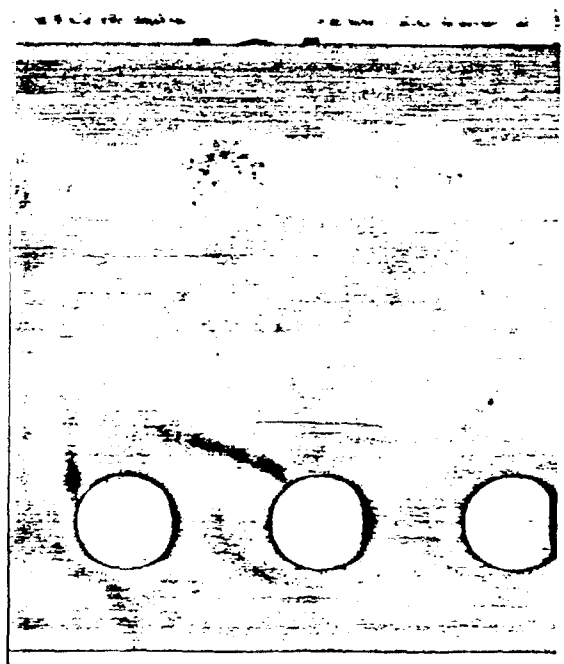
IDENTIF. REFERENCE

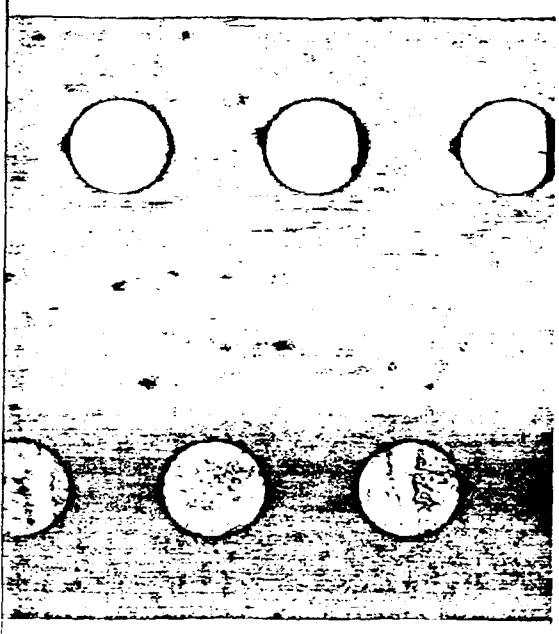
Nov 13 4 13 PM '89

DAVIDSON COUNTY, TENN.

RECEIVED

3854 11/13 0101 03CHECK 241.00





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 7982 PAGE 952

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	69970.15
CON TX	231.00
PRFEE	1.00
WDEED	6.00
ERR	CO
WDEED	6.00-
WDEED	9.00
TOTAL	241.00
CHECK	241.00

11/13/89 01 16:11 0001 3854

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8 1 5 7 9

IDENTIF. REFERENCE

Nov 13 4 13 PM '89

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY TN.

No. 266604

[redacted] [redacted]