FILE IN BOX #4
MAP 86-14A PARCEL 191
#4D-87456

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $53,800.00.

Pamela D Kirkpatrick
Affiant

Subscribed and sworn to before me this the 15th day of December, 1989.

My Commission Expires: 11/10/91

Notary Public

THIS INSTRUMENT PREPARED BY:
PETER WEISS, Attorney, Suite 500, One Church Street Building, Nashville, Tennessee 37201

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:
PAMELA D. KIRKPATRICK	C & S Real Estate Services, Inc.
(Name)	(Name)
191 Thistle Lane	P. O. Box 656
(Street Address)	(Street Address)
Hermitage, TN 37076	Tucker, GA 30085-0656
(City) (State) (Zip Code)	(City) (State) (Zip Code)

W A R R A N T Y D E E D

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt and sufficiency all of which is hereby acknowledged, I, PATRICIA A. STEVENS, unmarried, hereinafter called the Grantors bargained and sold, and by these presents do transfer and convey unto PAMELA D. KIRKPATRICK, unmarried, hereinafter called the Grantee(s), her heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

BEING Unit No. 191 on the Plan of Hermitage Meadows Subdivision, Stage Two, of record in Book 5200, Page 682, Register's Office for said County, to which plan reference is hereby made for a more complete legal description.

BEING the same property conveyed to Patricia A. Stevens, unmarried, by Deed from James Langdon Hill and wife, Sharon Beth Hill, of record in Book 6745, Page 998, Register's Office for Davidson County, Tennessee.

As part of the above consideration, the Grantee(s) herein assume and agree to pay the unpaid balance owing on a certain Note executed by Patricia A. Stephens, unmarried to Citizens and Southern Mortgage Company in the original principal amount of $53,405.00, of record in Book 6746, Page 1, Register's Office for Davidson County, Tennessee. Assigned to Citizens and Southern Commercial Corporation by instrument of record in Book 6746, Page 8, Register's Office, for said County.

This is improved property, known as 191 Thistle Lane, Hermitage, Tennessee 37076.

THE CONVEYANCE OF THE ABOVE PROPERTY IS MADE SUBJECT TO THE FOLLOWING:

1. Said premises are restricted by all of the requirements, conditions, easements, assessments, liens, uses, restrictions, limitations, burdens and other undertakings, including the rights and interests of other lot owners within Hermitage Meadows; and including the requirement that all owners of lots in Hermitage Meadows be members of the Hermitage Meadows Homeowners' Association, subject to assessment for the payment of costs incident to the maintenance of the common areas, the improvements thereon, and the administrative expenses of the Association, and providing for a lien to secure the payment thereof which is secondary to any first mortgage all as contained in instruments executed by the Grantors and recorded in Book 6034, Page 365, said Register's Office, which said instruments are included in this Deed by reference and made a part thereof the same as though copied herein verbatim.

2. Easements and minimum building setback lines, conditions of the Owner's Certificate and dedication of common areas as shown on the Plan of Hermitage Meadows Subdivision, Stage Two, of record as aforesaid.

3. The fee title herein conveyed shall not extend beyond the individual lot lines or upon any roads which have been dedicated to the public, or upon any walkway, parks, playgrounds, or other common property, and the fee title to such common property (designated "Common Area" on the Plan of Hermitage Meadows Subdivision, Stage Two) is vested in Hermitage Meadows Homeowners' Association for the common enjoyment of all members of said Association.

4. Easements for sanitary sewers and water lines granted Cumberland Utility District.

5. Taxes for the current year which have been assumed by the Grantee(s) herein.

TO HAVE AND TO HOLD the said tract or parcel of land, together with the appurtenances, estate, title and interest thereto belonging to the said Grantee(s), her heirs and assigns forever; and we do covenant with the said Grantee(s) 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/or assigns to warrant and forever defend the title to the said land to the said Grantee(s), her 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.

IN WITNESS WHEREOF, Patricia A. Stevens has caused her name to be affixed hereto on this 20 th day of December, 1989.

Patricia A. Stevens
PATRICIA A. STEVENS

4411

IDENTIFICATION REFERENCE

DEC 22 1 36 PM '89

REGISTER'S OFFICE DAVIDSON COUNTY, TN

STATE OF TEXAS)
TRAVIS County)

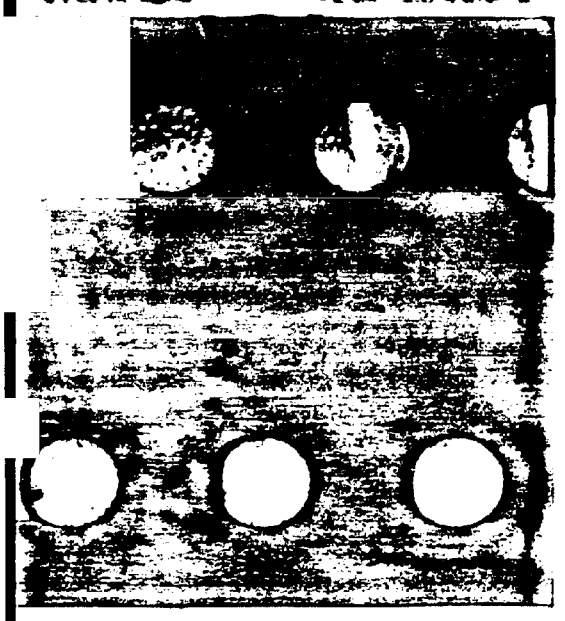
Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named PATRICIA A. STEVENS, the bargainor, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Austin, Texas, this 20th day of December, 1989.

My commission expires: _____

Notary Public
RHONDA A. COLEMAN
Notary Public in and For
the State of Texas
Commission Expires April 26, 199

NOTARY PUBLIC STATE OF TEXAS



OFFICIAL RECEIPT

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

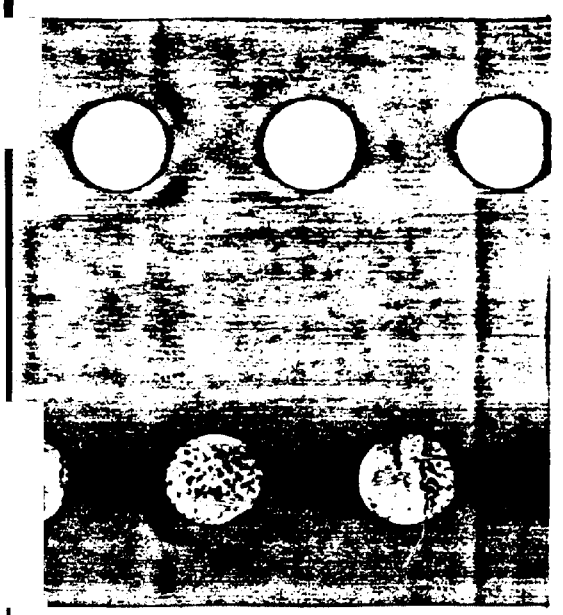
RECEIVED OF _____

FOR _____

BOOK 8010 PAGE 963

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



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

9.1.441

IDENTIFICATION REFERENCE

DEC 22 1 36 PM '88

FELIX Z. WILSON, II
DAVIDSON COUNTY, TN

No. 278454