Pg 1

FORM NO. WD-1

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STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 62,250.00

X Sharon Hardy
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 5th DAY OF January, 19 90

Lee Stephens
Notary Public

MY COMMISSION EXPIRES: October 9, 1991

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Gary B. Fisher, Attorney, 2711 Murfreesboro Rd., Suite 105, Antioch, TN 37013
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	Mortgagee and Send Tax Bill To:	MAP-PARCEL NUMBERS
Sharon Hardy (NAME)	Sovran Mortgage Corporation (NAME)	133-12-0
3865 Scotwood Drive (STREET ADDRESS OR ROUTE NUMBER)	3401 West End Avenue, Suite 360 (STREET ADDRESS)	245.00
Nashville, TN 37211 (CITY) (STATE) (P. O. ZIP)	Nashville, TN 37212-1999 (CITY) (STATE) (ZIP)	05DU 10027

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, Dale John Howard and wife, Melissa Renee Howard

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Sharon Hardy, unmarried

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. 134 on the Plan of Greenwood Hills, Section Three of record in Plat Book 5050, Page 10, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Dale John Howard and wife, Melissa Renee Howard by deed of record in Book 7864, Page 204, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

This conveyance is subject to a certain Deed of Trust securing the payment of a promissory note to Tennessee Housing Development Agency of record in Book 7864, Page 207, said Register's Office with a present unpaid balance of approximately $52,048.94, which the Grantees herein hereby assume and agree to pay. The escrow account in connection with said loan is hereby transferred to Grantee.

94521

IDENTIFI REFERENCE

JAN 8 9 20 AM '90

DAVIDSON COUNTY, TN

0876 01/08 0101 03CHECK 212.26

This is (unimproved X) property, known as 3865 Scotwood Drive, Nashville, TN 37211
(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 hands this 5th day of January, 19 90

Dale John Howard

Melissa Renee Howard

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Dale John Howard and wife, Melissa Renee Howard

the bargainors, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Antioch, Tennessee, this 5th day of January, 19 90.

Notary Public

Commission Expires October 9, 1991

STATE OF TENNESSEE
Davidson County

Before me, _____ a Notary Public in and for 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 himself to be the _____ of the _____ a corporation, and that he as such _____, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as _____.

Witness my hand and official seal at _____, _____, this _____ day of _____, 19____.

_____ Notary Public

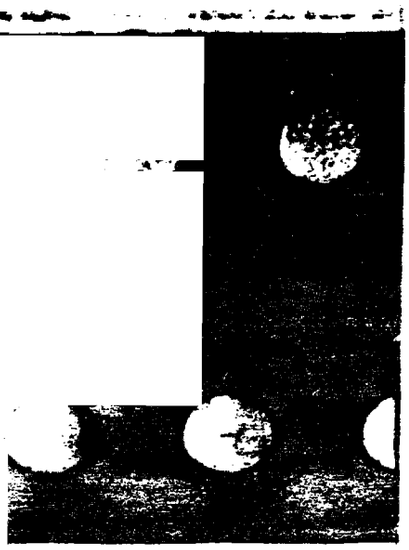
Commission Expires _____

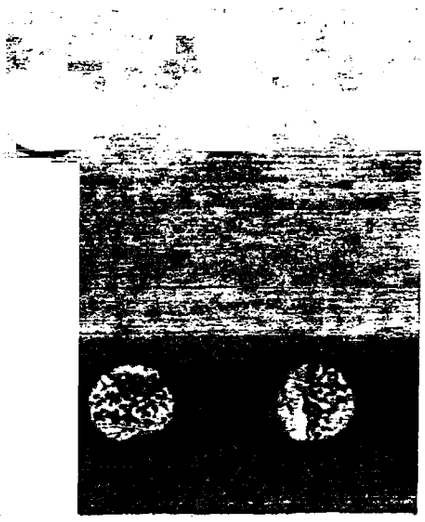
WARRANTY DEED

FROM
Dale John Howard and wife, Melissa Renee Howard

TO
Sharon Hardy, unmarried

Guaranty Title and Escrow Co.
Suite 105, Priest Lake Professional Building
2711 Murfreesboro Road
Antioch, Tennessee 37013
Phone (615) 367-0595
Phone (615) 367-0697





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

RECEIVED OF _____

FOR _____

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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	62250.00
CON TX	205.26
PRFEE	1.00
WDEED	6.00
TOTAL	212.26
CHECK	212.26

01/08/90 01 09:21 0001 0876

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

94521

IDENTIFICATION REFERENCE

JAN 8 9 20 AM '90

FELIX Z. WILSON, II
DAVIDSON COUNTY, TN

No. 282019