ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NOS.
Gary Michael Humel et ux. 6336 Carney Rd. Whites Creek, TN 37189	Citizens Nat'l Servicing ATTN: Tax Department 606 South Mendenhall Suite 301 Memphis, TN 38117	Map and Parcel 107-05-103

This instrument prepared by: Cindy S. Smith, Attorney at Law,
2525 Lebanon Road, Nashville, Tennessee 37214 (Box 27-Bottom)

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and NO/100 (10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Bailey H. Hewitt and wife, Barbara Ann Hewitt,** (the "Grantors") have bargained and sold, and by these presents do transfer and convey unto **Gary Michael Humel and wife, Barbara Ann Humel**, (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, being more particularly described as follows to wit:

Being Lot No. 47 on the Plan of Bel Air, Section 2, of record in Plat Book 2900, Pages 29, 30, 31 and 32, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to Bailey H. Hewitt and wife, Barbara Ann Hewitt, by deed from Jess S. Shearin and wife, Carolyn T. Shearin, of record in Book 6286, page 422, Register's Office for Davidson County, Tennessee.

This is improved property commonly known as 1942 Laurinda Drive, Nashville, Tennessee 37217.

CONVEYANCE OF SUCH PROPERTY IS MADE EXPRESSLY SUBJECT TO THE FOLLOWING: (1) The Plan of Record in Book 2900, Pages 29-32, said Register's Office and all matters therein; (2) Deed of Trust of record in Book 5301, Page 964, said Register's Office; (3) Restrictive Covenants of record in Book 2959, page 215; Book 2964, Page 1; Book 3096, Page 485, said Register's Office; (4) Tax lien for the current year, such taxes remaining in escrow and being transferred to Grantees; (5) Any and all zoning regulations, building restrictions, setback lines, easements of record and rights-of-way for public utilities of record.

It is understood and agreed between the parties that part of the consideration for this conveyance is the assumption by the Grantees of an indebtedness secured by a Deed of Trust of record in Book 5301, Page 964, said Register's office.

STATE OF TENNESSEE
COUNTY OF Davidson
The actual consideration or value, whichever is greater for this transfer is $54,685.53.

Affiant

Subscribed and sworn to before me this 24th day of January

Notary Public
My Commission Expires 11/12/90

NOTARY PUBLIC
CINDY S. SMITH
STATE OF TENNESSEE AT LARGE

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees' successors and assigns, forever.

And Grantors do covenant with the said Grantees that Grantors are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered except as set forth herein.

And Grantors do further covenant and bind themselves, their representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

When necessary for proper construction, the singular shall include the plural, the plural shall include the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this 5th day of January, 1990.

Bailey H. Hewitt

Barbara Ann Hewitt 0101 03CHECK 187.51

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named Bailey H. Hewitt and wife, Barbara Ann Hewitt, with whom I am personally acquainted, or who 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 Nashville, Tennessee, this 5th day of January, 1990.

Cindy S. Smith
Notary Public
My Commission Expires: 11/12/91

CINDY S. SMITH NOTARY PUBLIC AT LARGE STATE

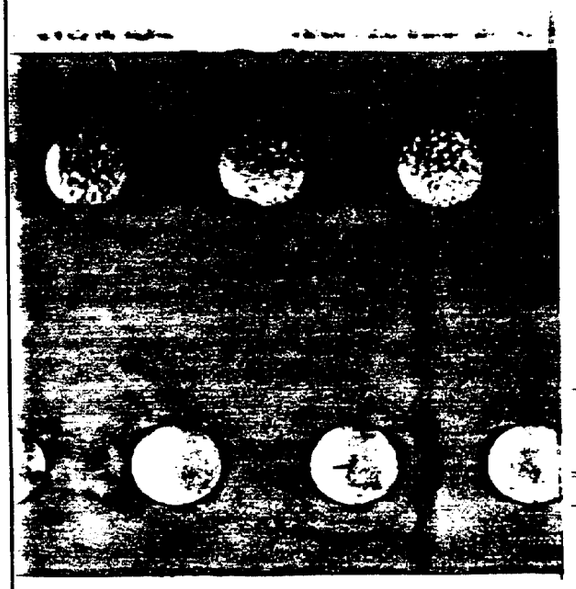
9.5.7.4.2

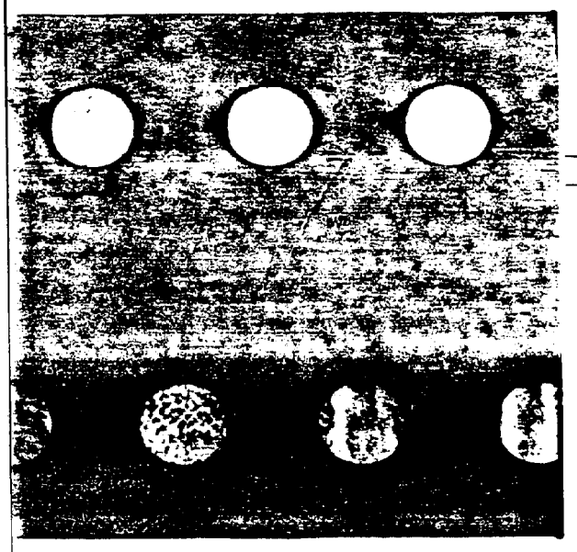
IDENTIFICATION REFERENCE

JAN 12 8 59 AM '90

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN

RUSH





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

RECEIVED OF _____

FOR _____

BOOK 8024 PAGE 270

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
				CAMT 54685.53
				CON TX 180.51
				PRFEE 1.00
				WDEED 6.00
				TOTAL 187.51
				CHECK 187.51
01/12/90	01			08:59 0001 2430

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

9.5.7.4.2

IDENTIFICATION REFERENCE

JAN 12 8 59 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 283547