Box 1

BOOK 8052 PAGE 726

FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 53,343.98

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26th DAY OF February, 19 90

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
Elsie C. Gardner (NAME)	Independence One (NAME)	097-08-0A
242 Lake Chateau Drive (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 5076 (STREET ADDRESS)	085.00CO
Hermitage, TN 37076 (CITY) (STATE) (P. O. ZIP)	Southfield, MI 48086-5076 (CITY) (STATE) (ZIP)	

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, Joel E. Saunders and wife, Brenda J. Saunders

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Elsie C. Gardner

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:

Apartment Number 1 of Building Q, in the Horizontal Property Regime of Lake Chateau (Section I) according to the Plat of the same of record in Book 4675 at Pages 41 through 44 of the Register's Office for Davidson County, Tennessee, together with the carport and storage area attached to said apartment.

Being the same property conveyed to grantors by deed of record in Book 8052 Page 123 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 Independence One Mortgage Corporation of record in Book 6990, Page 136, said Register's Office with a present unpaid balance of approximately $47,443.98, which the Grantees herein hereby assume and agree to pay. The escrow account in connection with said loan is hereby transferred to Grantee.

0 6 5 4 3

IDENTITY REFERENCE

FEB 27 10 34 AM '90

DAVIDSON COUNTY TN.

6048 02/27 0101 03CHECK 182.89

This is { unimproved } { improved } (XX) property, known as 242 Lake Chateau Drive, Hermitage, TN 37076
(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 hand this 26th day of February, 19 90

Joel E. Saunders

Brenda J. Saunders

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STATE OF TENNESSEE
Davidson County

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Joel E. Saunders and wife, Brenda J. Saunders

the bargainor__, 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 26th day of February, 19 90.

Commission Expires October 9, 1991

Notary Public

NOTARY PUBLIC AT LARGE

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___.

Commission Expires _____

_____ Notary Public

WARRANTY DEED

FROM
Joel E. Saunders and wife, Brenda J. Saunders

TO
Elsie G. Gardner

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 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	53343.98
			CON TX	175.89
			PRFEE	1.00
			WDEED	6.00
			TOTAL	182.89
			CHECK	182.89
02/27/90	01		10:31 0001	6048

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

06543

DEED REFERENCE

FEB 27 10 34 AM '90

DAVIDSON COUNTY TN.

No. 296010