BOOK 8068 PAGE 301

GENERAL WARRANTY DEED

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FOR AND IN CONSIDERATION of the sum of TEN ($10.00) DOLLARS, cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which is hereby acknowledged, ENSIGN BANK, F.S.B., hereinafter called the Grantor, has this day bargained and sold and by these presents does hereby transfer and convey unto DENISE A. HARDING, unmarried, hereinafter called the Grantee, her heirs and representatives, a certain tract or parcel of land lying and being located in the Fifth (5th) Civil District of Davidson County, State of Tennessee, described as follows, to-wit:

TOWNHOUSE NO. 16, BUILDING NO. 3, in a Horizontal property regime, as shown on the Plan of Hickory Valley Condominiums, Phase 2, as of record in Book 4460, page 133, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

BEING THE SAME PROPERTY CONVEYED to Ensign Bank, F.S.B., by Substitute Trustee's Deed from J. Phillip Jones, Substitute Trustee, as recorded in Book 7803, page 623, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the said lands, with the improvements and appurtenances thereunto belonging to the said Grantee, her heirs and representatives, forever.

AND GRANTOR DOES COVENANT with the said Grantee, that it is lawfully seized and possessed of said land, in fee simple, has good right to convey it, and that it is unencumbered except as follows:

1. Taxes for the year ending 1990 are a lien but not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument with Grantor paying its prorata part thereof to the Grantee who will have the responsibility of paying said taxes when they become due and payable.

2. Subject to the plan of Townhouse 16, building 3, Hickory Valley Condominiums, a plat for which is recorded in Plat Book 4460, page 133, Register's Office for Davidson County, Tennessee.

12141

IDENTIF. REFERENCE

Mar 20 11 31 AM '90

DAVIDSON COUNTY TN.

RUSH

3. Subject to terms and conditions of the Master Deed for Hickory Valley Condominiums as of record in Book 4659, page 32, Register's Office for Davidson County, Tennessee.

4. The premises herein described is a condominium apartment established pursuant to all the provisions of the Tennessee "Horizontal Property Act" as same is set out in Section 66-27-101, et. seq., of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof; also subject to easements, rights and interests in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or thereafter established over, through or upon the land embracing the regime and building thereon; and also including without limitation all conditions, convenants, restrictions, options, burdens, assessments, and other undertakings contained in the Master Deed establishing a Horizontal Property Regime of the Hickory Valley Condominiums, a Condominium Development, of record in Book 4659, page 32, Register's Office of Davidson County, Tennessee, and the By-Laws of Hickory Valley Condominiums Association, Phase 2, as appended thereto, of record in Book 4659, page 39, said Register's Office.

AND GRANTOR DOES FURTHER COVENANT AND BIND ITSELF, its successors and representatives, to warrant and forever defend the title to said property, to the said Grantee, her heirs and representatives, against the lawful claims of all persons, whomsoever.

IN WITNESS WHEREOF, GRANTOR HAS HEREUNTO SET ITS HAND on this the 15th day of March, 1990.

ENSIGN BANK, F.S.B.

SEAL

BY: _____
JAMES J. MURPHY, Vice-President

****

STATE OF NEW YORK)
)
CITY/COUNTY OF NEW YORK

PERSONALLY APPEARED BEFORE ME, the undersigned, a Notary Public in and for said State and County, JAMES J. MURPHY, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Vice-President of ENSIGN BANK, F.S.B., the maker, or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

WITNESS MY HAND AND OFFICIAL SEAL at office in and for said State and County, this 15th day of March, 1990.

SUSAN A. BARI
NOTARY PUBLIC, State of New York
No. 4886653
Qualified in Suffolk County
Commission Expires March 9, 1991

My Commission Expires: _____

NOTARY PUBLIC

STATE OF TENNESSEE)
)
COUNTY OF WILLIAMSON)

I **HEREBY SWEAR OR AFFIRM** that the actual consideration for this transfer or value of the property transferred, which ever is greater, is $44,500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Denise A. Harding
AFFIANT

SWORN TO AND SUBSCRIBED BEFORE ME this 19 day of March, 1990.

April 21, 1993
My Commission Expires:

NOTARY PUBLIC

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

****

SEND TAX STATEMENTS TO:

BARCLEYSAMERICAN MORTGAGE

P.O. BOX 31728

CHARLOTTE, NC 28231
wcet 90-1036

NEW OWNER:

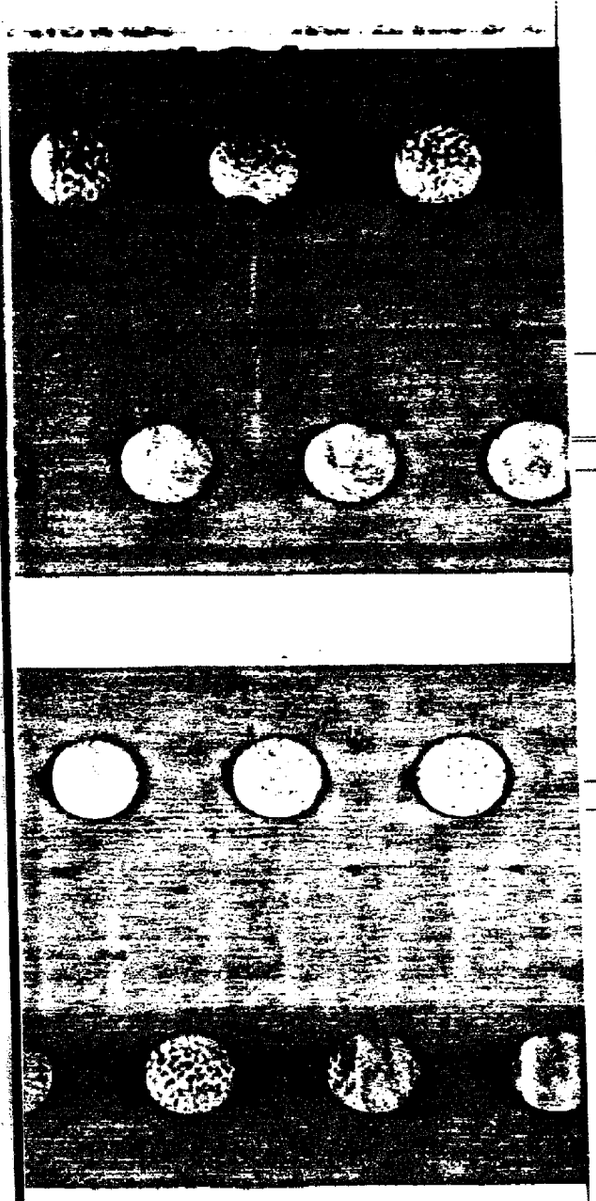
DENISE A. HARDING

5510 COUNTRY DRIVE, UNIT NO. 16

NASHVILLE, TENNESSEE 37211
Map & Parcel No 162-09A/16CO

This Instrument Prepared By:
PATRICIA Q. ROBERTSON
Attorney
308 Public Square
Franklin, Tennessee 37064

4017 03/20 0101 03CHECK 156.85



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

RECEIVED OF _____

FOR _____

BOOK 8068 PAGE 304

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 44500.00
CON TX 146.85
PRFEE 1.00
WDEED 9.00
TOTAL 156.85
CHECK 156.85

03/20/90 01 11:31 0001 4017

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

1:2141

IDENTIF. TREFERENCE

MAR 20 11 32 AM '90

FELIX Z. WILSON II REG.
DAVIDSON COUNTY TN.

No. 302464