This instrument was prepared by:
American Escrow Company, P. O. Box 1733,
Hendersonville, TN 37077, please return to same.

KATHRYN BROWN, REG.
SUMNER COUNTY, TENN.
RECORDING $ 16.00
STATE TAX $ 495.00
REG. FEE $ 1.00
TOTAL $ 512.00
REC. NO.

WARRANTY DEED

Address New Owner:
John C. Harford
1025 Falls Avenue
Madison, TN 37115

Send Tax Bills to:
Same

Map-Parcel Nos.
52-9-31
11D-67655

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STATE OF TENNESSEE
COUNTY OF SUMNER

The actual consideration or value, whichever is greater, for this transfer is $150,000.00.

John C. Harford
Affiant

Subscribed and sworn to before me, this the 23rd day of April, 1990.

W.K.
Notary Public

My Commission Expires: 12/29/90

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, I,

BERNARD SAUL, TRUSTEE OF
JOHN C. HARFORD LIVING TRUST,

hereinafter called the Grantors, have bargained and sold and by these presents do transfer and convey unto

JOHN C. HARFORD and wife, MARIE F. HARFORD,

hereinafter called the Grantees, their heirs, successors and assigns, a certain tract or parcel of land in Sumner County, Tennessee, described as follows; TO WIT:

LAND in Davidson County, Tennessee, being Lot No. 2 on the Plan of MONTAGUE FALLS, of record in Book 421, Page 166, Register's Office for said County.

SAID Lot No. 2 fronts 120 feet on the southeasterly margin of Falls Street, formerly a private drive, and extends back between parallel lines 320 feet to the northwesterly bank of the Cumberland River.

BEING the same property conveyed to Bernard Saul, Trustee of John C. Harford Living Trust by Quitclaim Deed from John C. Harford and Marie F. Harford of record in Book 6740, Page 600, Register's Office for Davidson County, Tennessee.

REFERENCE is hereby made to that certain instrument titled "Abstract as to the Living Trust of John C. Harford" which instrument is attached hereto as Exhibit A to provide evidence of record as to the authority of Bernard Saul in his capacity as Trustee of the John C. Harford Living Trust to make this conveyance; and, John C. Harford, the Donor of said Trust, joins in this conveyance to ratify and confirm the said Trustee's authority to make this conveyance.

Space Below for Register's Use

AS part of the consideration for this conveyance is the Grantees assumption of the Deed of Trust of record in Book 5088, Page 506, Register's Office for Davidson County, Tennessee, which secures one note in the original principal amount of $32,141.00 now payable to Old Hickory Employees Credit Union, the unpaid balance of which indebtedness the Grantees do hereby agree to assume and to pay in accordance with the terms and conditions of said Note and Deed of Trust.

THIS is improved property known as 1025 Falls Avenue, Madison, TN 37115.

TO HAVE AND TO HOLD the said tracts or parcels of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantees, their heirs, successors 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, successors and assigns, against the lawful claims of all persons whomsoever.

Whenever 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 on the following respective dates:

John C. Harford, Donor
Living Trust
of John C. Harford
Date: 4-23-90

Bernard Saul, Trustee
Living Trust
of John C. Harford
Date: 4-24-90

STATE OF TENNESSEE
COUNTY OF SUMNER

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, John C. Harford, the bargainor(s), with whom I am personally acquainted, or who proved to me based upon satisfactory evidence to be the person(s), who executed the within instrument and who acknowledged that he is the sole Donor of the John C. Harford Living Trust and that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Hendersonville, Tennessee, this the 23rd day of April, 1990.

W. K. Georgas, Jr., Notary Public

My Commission Expires: 12/29/90

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

Personally appeared before me, BERNARD SAUL, in his capacity as Trustee of John C. Harford Living Trust, 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 Trustee of John C. Harford Living Trust and is authorized to execute this instrument on behalf of said Trust.

Witness my hand, at office, this 24th day of April, 1990.

* or who proved to me based on satisfactory evidence to be the person whose name is subscribed to the within instrument

Notary Public

My Commission expires: 1/21/93

OFFICIAL SEAL
JANEL M. TANZI
NOTARY PUBLIC - CALIFORNIA
PRINCIPAL OFFICE IN
LOS ANGELES COUNTY
Commission Expires January 21, 1993

EXHIBIT A
ABSTRACT AS TO THE
JOHN C. HARFORD LIVING TRUST

THIS Abstract as to the JOHN C. HARFORD LIVING TRUST, hereinafter called the "Trust", is made by JOHN C. HARFORD, the "Donor" of said Trust, and BERNARD SAUL, the "Trustee" of said Trust, pursuant to the conveyance of the following described real property from Bernard Saul, Trustee of John C. Harford Living Trust, to John C. Harford and wife, Marie F. Harford; TO WIT:

LAND in Davidson County, Tennessee, being Lot No. 2 on the Plan of MONTAGUE FALLS, of record in Book 421, Page 166, Register's Office for said County.

SAID Lot No. 2 fronts 120 feet on the southeasterly margin of Falls Street, formerly a private drive, and extends back between parallel lines 320 feet to the northwesterly bank of the Cumberland River.

BEING the same property conveyed to Bernard Saul, Trustee of John C. Harford Living Trust by Quitclaim Deed from John C. Harford and Marie F. Harford of record in Book 6740, Page 600, Register's Office for Davidson County, Tennessee.

1. The Trust Agreement was entered into on 4/18/83, the First Amendment thereto was entered into on 12/20/84, and the Second Amendment thereto was entered into on 12/28/84.

2. Article 1. of the Trust Agreement provides that the Donor shall have the right to revoke, amend or modify any of the terms of the Trust.

3. Article 7. of the Trust Agreement provides that "My Trustee shall have, as to each of the trusts herein established, the duties and powers to set out by way of enumeration, but not of limitation, contained in Tennessee Code Annotated 35-618, subparagraph 1 through 32, including the express incorporation by reference of the "Prudent Man Rule" except that as to the so-called marital deduction trust created under Article 3, my wife shall have the power to require my Trustee to convert non-income property into income producing property. These powers are granted as set out in said statute on the date of execution of this Trust, notwithstanding that said statute may be amended hereafter or repealed at the time of my death.

4. The undersigned hereby certify as follows:

   a. John C. Harford is the sole "Donor" of said Trust, and Bernard Saul is the "Trustee" of said Trust. The said Trust has not been revoked, nor has the said Trust become irrevocable.

   b. That John C. Harford and Marie F. Harford were husband and wife at the time they conveyed the hereinabove described real property to Bernard Saul, Trustee of John C. Harford Living Trust in Book 6740, Page 600, Register's Office for Davidson County, Tennessee.

   c. That Bernard Saul, Trustee of John C. Harford Living Trust, is duly authorized by the terms and conditions of said Trust to sell and convey the hereinabove described real property without the joinder of any beneficiary to said Trust.

IN WITNESS WHEREOF, we have executed this instrument on the respective dates as follows:

Date: 4-23-90

John C. Harford, Donor
John C. Harford Living Trust

Date: 4/18/90

Bernard Saul, Trustee,
John C. Harford Living Trust

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STATE OF TENNESSEE
COUNTY OF SUMNER

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, John C. Harford, the bargainor(s), with whom I am personally acquainted, or who proved to me based upon satisfactory evidence to be the person(s), who executed the within instrument and who acknowledged that he is the sole Donor of the John C. Harford Living Trust and that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Hendersonville, Tennessee, this the 23rd day of April, 1990.

W. K. Georgas, Jr., Notary Public

My Commission Expires: 12/29/90

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

Personally appeared before me, BERNARD SAUL, in his capacity as Trustee of John C. Harford Living Trust, 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 Trustee of John C. Harford Living Trust and is authorized to execute this instrument on behalf of said Trust.

Witness my hand, at office, this 18th day of April, 1990.

* or who proved to me based on satisfactory evidence to be the person whose name is subscribed to the within instrument

Notary Public

My Commission expires: 1/21/93

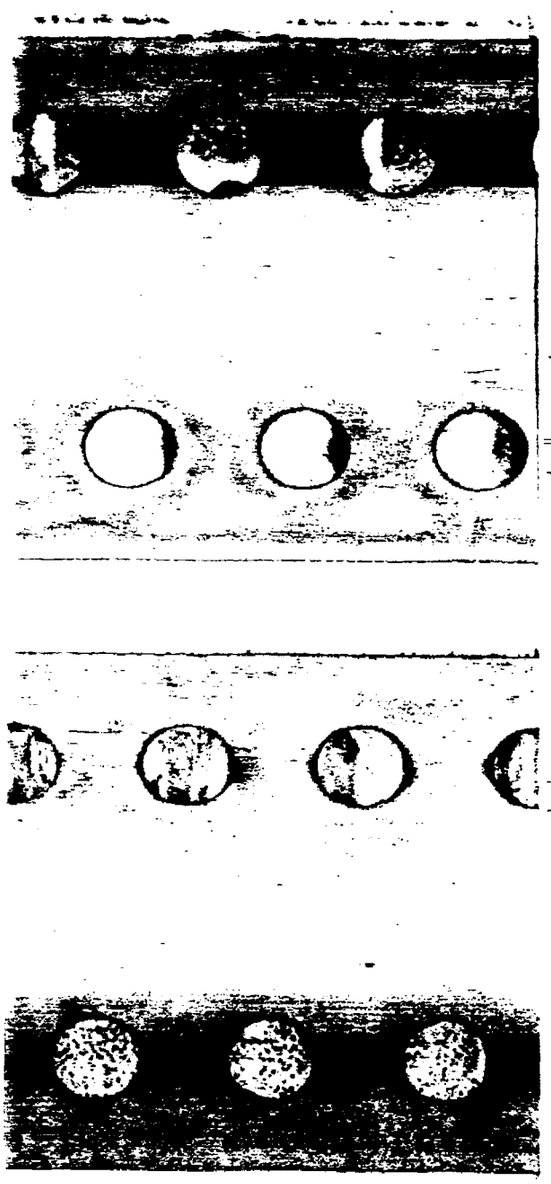
OFFICIAL SEAL
JANEL M. TANZI
NOTARY PUBLIC - CALIFORNIA
PRINCIPAL OFFICE IN
LOS ANGELES COUNTY
My Commission Expires January 21, 1993

IDENTIF. REFERENCE

21551

APR 25 12 30 PM '90

SOB-00



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 150000.00
CON TX 495.00
PRFEE 1.00
WDEED 12.00
TOTAL 508.00
CHECK 508.00

04/25/90 01 12:27 0001 4402

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

2 1 5 5 1

IDENTIF. REFERENCE

APR 25 12 30 PM '90

DAVIDSON COUNTY

No. 313472