86-12
Par 33134

Owner & Real Property Tax Responsibility:
Kendall Howell et ux
865 Stoner Mill Lane
Hermitage, TN 37076

This instrument prepared by:
VANESSA A. HENRY, Attorney
HENRY & McCORD
300 North Jackson Street
P.O. Box 538
Tullahoma, Tennessee 37388

WARRANTY DEED

BOOK 8131 PAGE 170

FOR AND IN CONSIDERATION of the sum of ONE DOLLAR ($1,00), cash in hand, the receipt of all of which is hereby acknowledged, the FIRST FEDERAL SAVINGS BANK OF TENNESSEE, has bargained and sold and by these presents does hereby transfer and convey unto KENDALL HOWELL and wife, WINIFRED HOWELL, their heirs and assigns, a certain tract or parcel of land lying and being in Davidson County, State of Tennessee, bounded and described as follows, to-wit:

> Being Reserve Parcels No. 33 & 34 on the Plan of Hermitage Woods, Section 3-A, of record in Plat Book 5200, page 161, Register's Office for Davidson County, Tennessee, to which reference is here made for a more complete and accurate description.
>
> Being the same property conveyed to First Federal Savings Bank of Tennessee by Trustee's Deed of record in Deed Book 7410, page 665, Register's Office, Davidson County, Tennessee.

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title and interest thereto belonging to the said KENDALL HOWELL and wife, WINIFRED HOWELL, their heirs and assigns, in fee simple forever.

AND FIRST FEDERAL SAVINGS BANK OF TENNESSEE DOES COVENANT with the said KENDALL HOWELL and wife, WINIFRED HOWELL, that it is lawfully seized and possessed of said land in fee simple; has a good and lawful right to sell and convey the same, and that said property is free, clear and unencumbered.

AND FIRST FEDERAL SAVINGS BANK OF TENNESSEE DOES FURTHER COVENANT and bind itself, its representatives and assigns, to warrant and forever defend the title to said land to the said KENDALL HOWELL and wife, WINIFRED HOWELL, their heirs and assigns, against the lawful claims of all persons

whomsoever.

This conveyance is made and accepted without any warranties, express or implied, as to the condition of the property conveyed and said property is conveyed "as is". By acceptance of this Deed, Grantees acknowledge that they inspected the property and they are satisfied with its condition and that they accept the property "as is".

WITNESS MY HAND this 24th day of May, 1990.

FIRST FEDERAL SAVINGS BANK OF TENNESSEE

BOOK 8131 PAGE 171

By O. William Long
O. William Long, Sr. Vice President

ATTEST: James V. Gregory, V.P.

0391 06/14 0101 03CHECK 495.4

STATE OF TENNESSEE
COUNTY OF COFFEE

Personally appeared before me, Theresa L. Green, a Notary Public, O. William Long and James V. Gregory, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained and who further acknowledged that they are the Sr. Vice President and Vice President, of the maker or a constituent of the maker, and are 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, at office this 24th day of May, 1990.

Theresa L. Green
NOTARY PUBLIC

My Commission Expires: 4-21-93

THERESA L. GREEN NOTARY PUBLIC AT LARGE STATE OF TN

I, or We ... consideration ... whatsoever ... shall be or ... conveyed would ... $48,000.00

Sworn to and subscribed before me this 24th day of May 19 90

Theresa L. Green

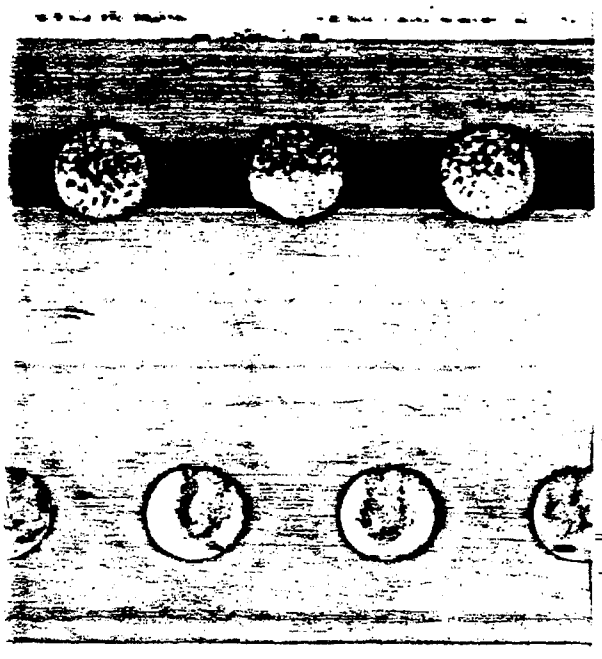
4-21-93

THERESA A. REECE NOTARY PUBLIC AT LARGE STATE OF TN

FILED JUN 14 9 50 AM '90
FELIX Z WILSON III REGISTER
DAVIDSON COUNTY, TN

IDENTIFICATION REFERENCE

3 3 9 2 7



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

RECEIVED OF _____

FOR _____

BOOK 8131 PAGE 172

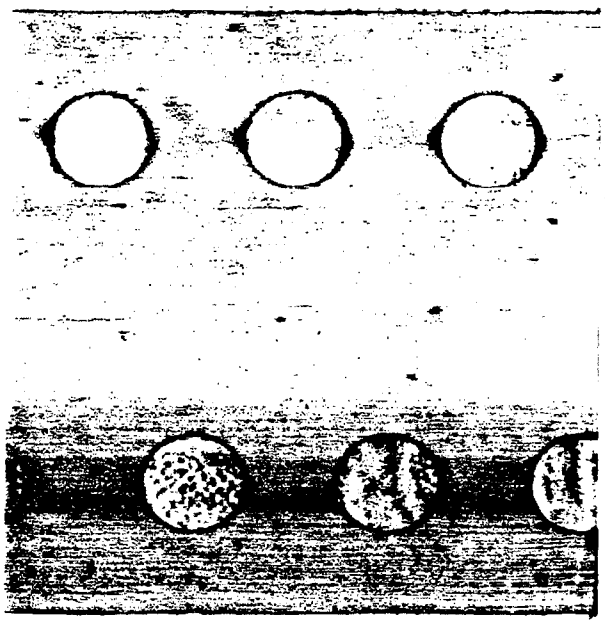
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
148000.00
CON TX 488.40
PRFEE 1.00
WDEED 6.00
TOTAL 495.40
CHECK 495.40

06/14/90 01 09:51 0001 0391

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



339271

IDENTIFT REFFERENCE

JUN 14 9 50 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 328041