FILE BOX 40

BOOK 8132 PAGE 865 FORM No. WD-1

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 66,344.27

David M Vernich
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th DAY OF June 19 90

Mignon Smelser
Notary Public

MY COMMISSION EXPIRES: 5/22/93
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE
MIGNON SMELSER
STATE OF TENNESSEE

My Commission Expires May 22, 1993

THIS INSTRUMENT WAS PREPARED BY
STEVEN G. WATERS - 3401 WEST END AVE., SUITE 545 - NASHVILLE, TN 37203

NAME	ADDRESS	
ADDRESS NEW OWNER(S) AS FOLLOWS.	SEND TAX BILLS TO.	MAP-PARCEL NUMBERS
David M. Vernich (NAME)	Standard Federal Savings Bank (NAME)	96-13-144
917 Shauna Drive (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 9481 (STREET ADDRESS)	
Nashville, TN 37214 (CITY) (STATE) (P.O. ZIP)	Gaithersburg, Maryland 20898 (CITY) (STATE) (ZIP)	

FOR AND 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, William A. Vernich and wife, Carolyn A. Vernich

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO David M. Vernich and wife, Connie L. Vernich

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

LAND in Davidson County, Tennessee being Lot No. 25, Malvin Heights, as of record in Book 2330, page 83, Register's Office for said County, to which plan reference is hereby made for a more complete description.
Being the same property conveyed to William A. Vernich and wife, Carolyn A. Vernich by deed from Peter E. Persson and wife, Letitia A. Persson of record in Book 7851, page 860, Register's Office, Davidson County, TN.

Subject to restrictions of record in Book 2538, page 156 said Register's Office.

It is understood and agreed that part of the consideration for the transfer of this property is the agreement of the grantees to assume the unpaid balance of a note secured by a first mortgage deed of trust to Atlantic Coast Mortgage Company of record in Book 6811 , page 90 , Register's Office for Davidson County, TN , and also that the escrow acount in connection with the aforesaid deed of trust is hereby transferred to the said grantees. The said Deed of Trust has since been assigned to Standard Federal Savings Bank.

345244

IDENTIFICATION

JUN 18 9 26 AM '90

FELIX Z WILSON JR REGISTER
DAVIDSON COUNTY TN

unimproved ( ) This is improved (XX) property, known as 917 Shauna Drive, Nashville, TN 37214
(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 s this 15th day of June 19 90

William A. Vernich — Carolyn A. Vernich

William A. Vernich — Carolyn A. Vernich

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STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Willian A. Vernich and wife, Carolyn A. Vernich

the bargainor S, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 15th day of June, 19 90

Commission expires LARGE

Notary Public

NOTARY PUBLIC STATE OF TENNESSEE

STATE OF TENNESSEE
COUNTY OF

My Commission Expires May 22, 1993

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon (his oath / their several oaths) acknowledged (himself / themselves) to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that (he) / (they) as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____

Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____

My commission expires _____

Notary Public

WARRANTY DEED

FROM

William A. Vernich and wife, Carolyn A. Vernich

TO

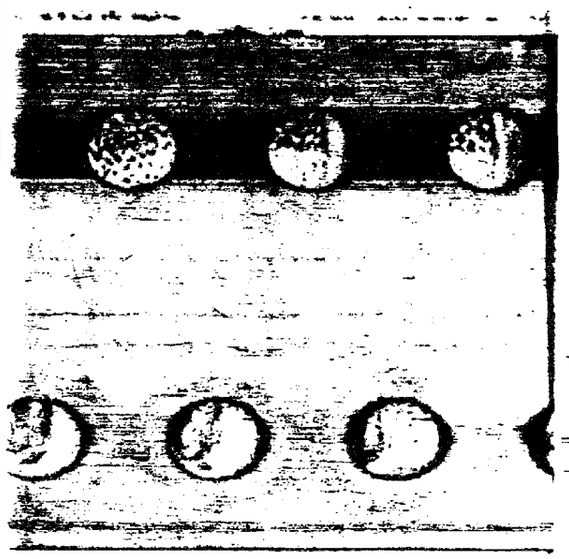
David M. Vernich and wife, Connie L. Vernich

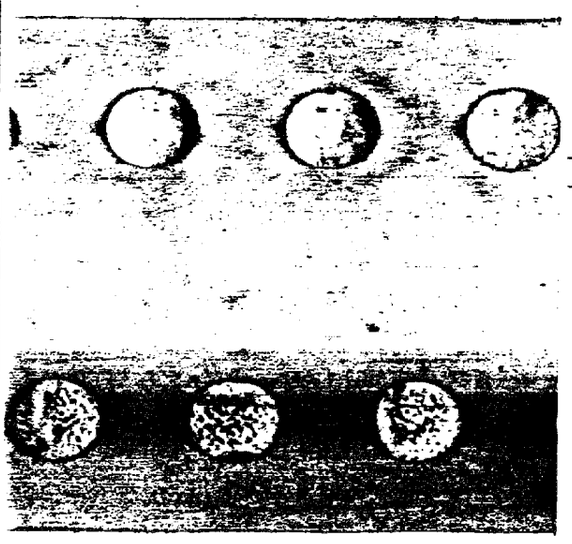
RETURN TO:

Hallmark Title Company
3401 West End Ave. Suite 545
Nashville, Tn. 37203

STEVEN G. WATERS
Attorney at Law

1124 06/18 010 01 DOCHECK 225.75





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8132 PAGE 867

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	66344.27
			CON TX	218.79
			PRFEE	1.00
			WDEED	6.00
			TOTAL	225.79
			CHECK	225.79
06/18/90	01		09:27 0001	1124

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

34524

IDENTIFICATION REFERENCE

JUN 18 9 26 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 328766