This Instrument Prepared by: Jeffrey L. Cunningham
CARTER, HARROD & CUNNINGHAM
One Madison Avenue
Athens, Tennessee 37303 (t)

162-16-C
PAR. 24

WARRANTY DEED

This Indenture made and entered into on this 29th day of August, 1990, by and between ATHENS FEDERAL SAVINGS AND LOAN ASSOCIATION, a federally chartered association, hereinafter referred to as First Party, and ALAN ROWBAL, hereinafter referred to as Second Party.

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WITNESSETH:

That said First Party, for and in consideration of the sum of Ten ($10.00) Dollars, to it in hand paid by Second Party, the receipt of which is hereby acknowledged, and other good and valuable considerations not necessary to set out herein, but all of which have been fully paid, has bargained, sold land conveyed, and does hereby grant, bargain, sell and convey unto the said Second Party, the following described premises, to-wit:

LAND SITUATED in Davidson County, Tennessee, being LOT TWENTY-FOUR (24), on the Plan of the Second Revision of LEISURE HEIGHTS, Phase 1, Section 2, Revised of record in Book 6900, page 440, Register's Office for Davidson County, Tennessee, to which plat reference is here made for a more complete description.

THERE is further hereby conveyed a perpetual non-exclusive easement for ingress and egress by pedestrian or vehicular traffic to said lots as said rights of ingress and egress to said lots as shown on the aforesaid plat.

THERE is further hereby conveyed as appurtenances to the aforesaid lots the designated parking spaces for said lots as set forth on the aforesaid plat to which reference is here made for a more complete description,

AND BEING the same real estate conveyed to Athens Federal Savings and Loan Association by Instrument of Correction - Substitute Trustee's Deed dated 31 August 1989 from Elbert L. Willson, III, and recorded in the Register's Office for Davidson County, Tennessee, in Book 7946, page 333. SEE ALSO Substitute Trustee's Deed recorded in Book 7937, page 11, in the said Register's Office.

SUBJECT to non-exclusive easement for ingress and egress granted to Albar Building Industries by instrument of record in Book 4984, page 569. SUBJECT to easement(s) to Metropolitan Government of Nashville and Davidson County as set forth in the instrument recorded in Book 6813, page 450. SUBJECT to Storm Water Detention Agreement of record in Book 6145, page 226. SUBJECT to covenants, conditions, restrictions, reservations, easements, liens for assessments, options, powers of attorney, and limitations on title set forth in restrictions recorded in Book 6146, page

241, and as amended by Book 6150, page 585, Book 6259, page 862, and Book 7303, page 232, and in any allied instruments referred to in said restrictions, all of which are recorded in the said Register's Office. Further SUBJECT to all matters shown on plat recorded in Book 6900, page 440, and Book 5200, page 609.

THIS CONVEYANCE IS SUBJECT to all prior easements, right-of-ways, and restrictions, visible or otherwise.

THE PREPARER OF THIS DOCUMENT MAKES NO REPRESENTATIONS AS TO THE STATUS OF THE TITLE OR MATTERS CONTAINED THEREIN.

SEND PROPERTY TAX STATEMENT TO: Alan Rowbal c/o Athens Federal Savings & Loan Assn., P.O. Box 869, Athens, TN 37303

with the hereditaments and appurtenances thereto appertaining, hereby releasing all claims to homestead and dower therein. TO HAVE AND TO HOLD said premises to the said Second Party, his heirs and assigns forever.

And the said First Party, for itself and for its successors, and assigns, does hereby covenant to and with Second Party, his heirs and assigns, that it is lawfully seized in fee simple of the premises above conveyed and has full power, authority and right to convey the same, and that said premises are free from all encumbrances, except those easements which are a matter of record and/or apparent upon the ground, and that it will forever warrant and defend the said premises and the title thereto against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the First Party has set its hand and seal the day and year first above written.

ATHENS FEDERAL SAVINGS AND LOAN ASSOCIATION

BY: Joseph C. Nelson

Its: Vice President

7963 09/12 0101 03CHECK 186.88

STATE OF TENNESSEE

COUNTY OF McMINN

Before me, Linda W. Anderson, a Notary Public in and for said County and State, duly commissioned and qualified, personally appeared Joseph C. Nelson, with whom I am personally acquainted, and who, being first duly sworn, did say under oath that he is the Vice President of ATHENS FEDERAL SAVINGS AND LOAN ASSOCIATION, the within named bargainor, a federally chartered Savings and Loan Association, and that he as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained and expressed by signing the name of the corporation in his official capacity, and that said instrument was signed, sealed and delivered in behalf of said corporation as its free act and deed.

WITNESS my hand and official seal at office, this 29th day of August, 1990.

NOTARY PUBLIC

My Commission Expires:

2/22/92.

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STATE OF TENNESSEE

COUNTY OF ~~McMINN~~ Davidson

I or we hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 53,625.00 which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

X Alan Goulet 08/31/90
AFFIANT

SUBSCRIBED AND SWORN to before me this 31st day of August, 1990.

NOTARY PUBLIC

My Commission Expires:

1-23-94.

I or we hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $ 53,625.00 which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Affiant

Subscribed and sworn to before me this 31 day of Aug 1990

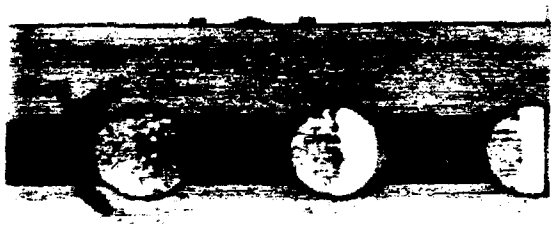
1/23/94

IDENTIFICATION REFERENCE

56560

SEP 12 8 34 AM '90

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY, TN





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

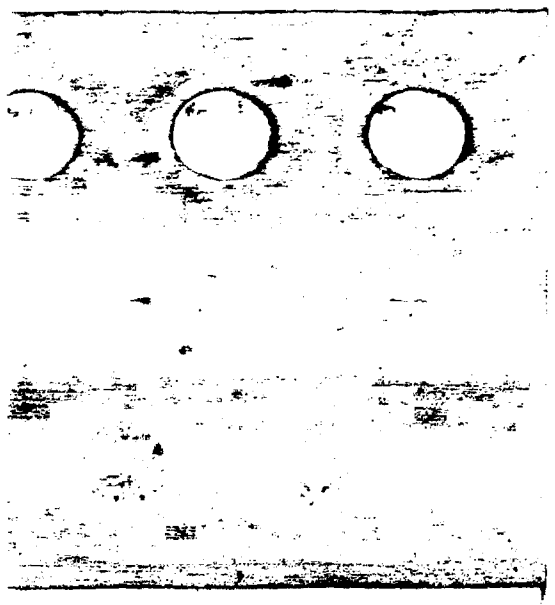
RECEIVED OF _____

FOR _____

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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL



CAMT	53625.00
CON TX	176.88
PRFEE	1.00
MRFEE	9.00
TOTAL	186.88
CHECK	186.88

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

09/12/90 01 08:35 0001 7963

56560

IDENTIFICATION REFERENCE

Sep 12 8 34 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 354625