Box 22

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FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $42,250.00

Lucille Joy
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 12th DAY OF September 19 90

I. DYKE TATUM
Notary Public

MY COMMISSION EXPIRES: SEPTEMBER 25, 1993

(AFFIX SEAL)

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

THIS INSTRUMENT WAS PREPARED BY
I. DYKE TATUM, Attorney
Suite 200, Arena Place, 2001 Charlotte Avenue, Nashville, Tennessee 37203

ADDRESS NEW OWNER (S) AS FOLLOWS	Mortgagee:	MAP-PARCEL NUMBER
Roy Joy	TENNESSEE HOUSING DEVELOPMENT AGENCY	92-13-237
(NAME)	c/o AMERICAN (NAME) NATIONAL FINANCIAL	
3900 Dakota Avenue	100 Ashford Ctr North, Suite 250	11W-72600
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Nashville, TN 37209	Atlanta, GA 30338	
(CITY) (STATE) (P.O. ZIP)	(CITY) (STATE) (ZIP)	

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, WE, Billy Ray Sparks and wife, Linda S. Sparks

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Roy Joy and Lucille Joy, Both Unmarried, as Joint Tenants with the Right-of-Survivorship

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 the East 50 feet of Block 32, on the Plan of Charlotte Park Company's Second Addition Extended, of record in Book 421, page 10, Register's Office for Davidson County, Tennessee.

SAID Part of Block 32 fronts 50.0 feet on the northerly margin of Dakota Avenue and extends back between parallel lines, 150.0 feet to an alley in the rear.

BEING the same property conveyed to Billy Ray Sparks and wife, Linda S. Sparks, by deed from Paul L. Binge, an unmarried person, of record in Book 7719, page 294, Register's Office for Davidson County, Tennessee.

Linda S. Sparks and Linda Sue Sparks are one in the same person.

Said property is conveyed subject to such limitations, restrictions, and encumbrances as may affect the premises.

5736 IDENTIFICATION REFERENCE

SEP 14 10 58 AM '90

FEE 2 WILLIAM R. KNOWLES REGISTER DAVIDSON COUNTY TN

3946 09/14 0101 03CHECK 146.26

This is improved (XX) property, know as 3900 Dakota Avenue, Nashville, TN 37209 unimproved ( )
(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 convenant 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 their hands this 12th day of September, 19 90

Billy Ray Sparks

Billy Ray Sparks

Linda S. Sparks

Linda S. Sparks

STATE OF TENNESSEE }
Davidson County }

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Personally appeared before me, the undersigned a Notary Public in and for said County and State, the within named ~~Billy Ray Sparks and wife, Linda S. Sparks~~

the bargainor~~s~~, with whom I am personally acquainted, * and who acknowledged that ~~he~~ they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, _____, Tennessee, this 12th day of September, 1993

Commission expires 9/25/93

* or proved to me on the basis of satisfactory evidence.

Notary Public

STATE OF TENNESSEE }
Davidson County }

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, a corporation, and that (he) (they) as such _____ and _____, being authorized so to do, executed 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 _____

* or proved to be on the basis of satisfactory evidence.

Notary Public

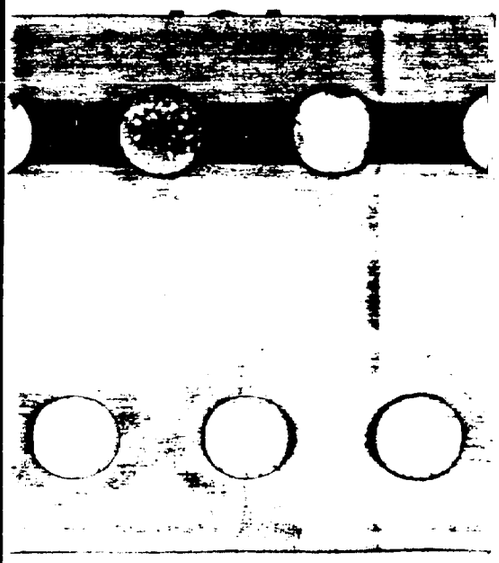
WARRANTY DEED

FROM
Billy Ray Sparks and wife,

Linda S. Sparks

TO
Roy Joy and Lucille Joy, Both
Unmarried, as Joint Tenants
with Right-of-Survivorship

I. DYKE TATUM, Attorney
Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, Tennessee 37203



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

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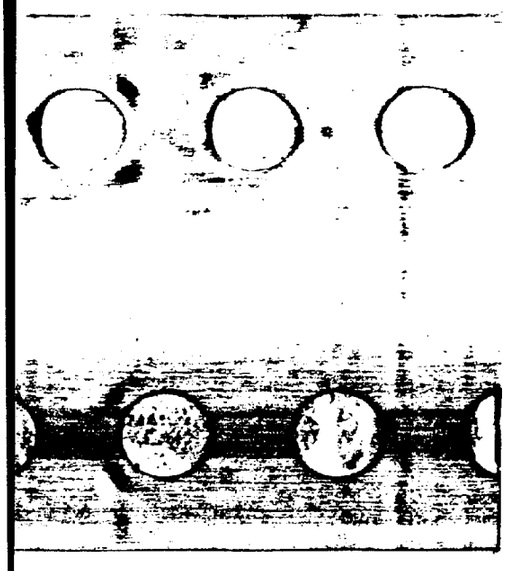
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL

CAMT 42250.00
CON TX 139.26
PRFEE 1.00
MTEED 6.00
TOTAL 146.26
CHECK 146.26

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK.

09/14/90 01 11:01 0001 8946



57361

IDENTIFICATION REFERENCE

SEP 14 10 58 AM '90

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 355592