STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 66,151.70

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 2nd DAY OF November, 19 90

Notary Public

MY COMMISSION EXPIRES March 30, 1994
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
William D. Castleman, 213 A Ward Circle, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Dean Kowalczyk (NAME)	FIRST NATIONAL BANK (NAME)	MAP 006
1832 Springfield Highway (ADDRESS)	1545 Hotel Circle South, St.#112 (ADDRESS)	PARCEL 112
Goodlettsville, TN 37072 (CITY) (STATE) (ZIP)	San Diego, California 92108 (CITY) (STATE) (ZIP)	10D-51799

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, Terry M. Clinard and wife, Mattie L. Clinard

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Dean Kowalczyk and Betty Morgan, both unmarried

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 the Second Civil district of Davidson County, Tennessee, described as follows:

BEGINNING at an iron pin (set), said pin being the northwest corner of the herein described tract and a corner to the remainder of the Meadors property, also being in the south right-of-way of U.S. Hwy. 41; thence with the south right-of-way of U.S. Hwy. 41 South 24 deg. 42' 00" E 297.78 ft. to an iron pin (set); thence with said right-of-way N 65 deg 18"00' E 5.00 ft to an iron pin (set); thence with said right-of-way S 24 deg 42' 00" E 108.68 ft to an iron pin (set), said pin being a corner to the remainder of Meadors property; thence with said Meadors property South 65 deg 31' 43" W 264.22 ft to an iron pin (set), said pin being a corner to Meadors and in the north margin of a 50' easement, 25 ft. from centerline of an existing drive; thence along the North margin of said easement and 25' from centerline of said drive N 11 deg 35' 17" W 25.91 ft to an iron pin (set); thence N 24 deg 31' 08" W 241.25 ft to an iron pin (set) thence North 20 deg. 27' 37" W. 73.99 ft to an iron pin (set); thence N 05 deg 38' 21" W 24.45 ft to an iron pin (set) thence N 22 deg 12' 02" E 21.35 feet to an iron pin; thence N 50 deg 10' 47" E 12.28 ft to an iron pin (set); thence N 52 deg. 16' 47" E 131.30 ft to an iron pin (set); thence N 68 deg. 56' 51" E 83.93 ft to the point of beginning, containing 2.31 acres, more or less.

Being the same property conveyed to TERRY M. CLINARD and wife, MATTIE L. CLINARD, by deed from William Michael Roland and wife, Candie Roland, of record in Book 8000, Page 841, Register's Office for Davidson County, Tennessee.

As a part of the consideration for this conveyance Grantees agree to assume and pay the indebtedness secured by a Deed of Trust of record in Book 7709, Page 589, Register's Office for Davidson County, Tennessee.

(unimproved ( ))
This is improved (X) property, known as 1832 Springfield Highway, Goodlettsville, TN 37072
(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 2nd day of November, 19 90

Terry M. Clinard

Mattie L. Clinard

BOOK 8232 PAGE 68

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for the said County and State, the within named Terry M. Clinard and wife, Mattie L. Clinard

the bargainor S, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 2nd day of November, 19 90.

Commission expires March 26, 1994

Notary Public

STATE OF TENNESSEE
COUNTY OF

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 _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____, the within named bargainor, and corporation, and that _____ 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

70363

IDENTIF. REFERENCE

Nov 6 8 32 AM '90

DAVIDSON COUNTY TN.

4660 11/06 0101 03CHECK 225.46

WARRANTY DEED

FROM

erry M. Clinard and wife, Mattie L.
linard

TO

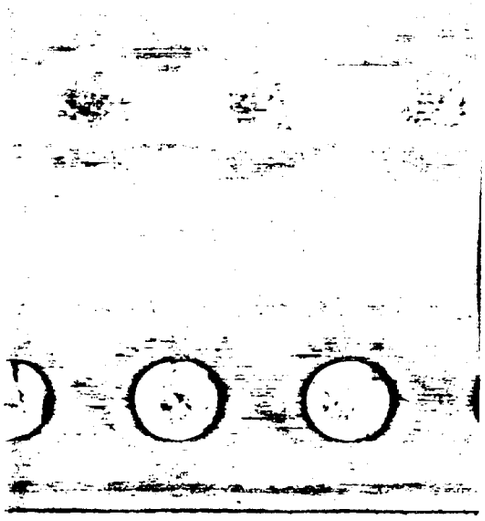
ean Kowalczyk and Betty Morgan

RETURN TO:

William O. Castleman
213 A Ward Circle
Brentwood, TN 37027

OFFICIAL RECEIPT

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



RECEIVED OF _____

FOR _____

BOOK 8232 PAGE 69

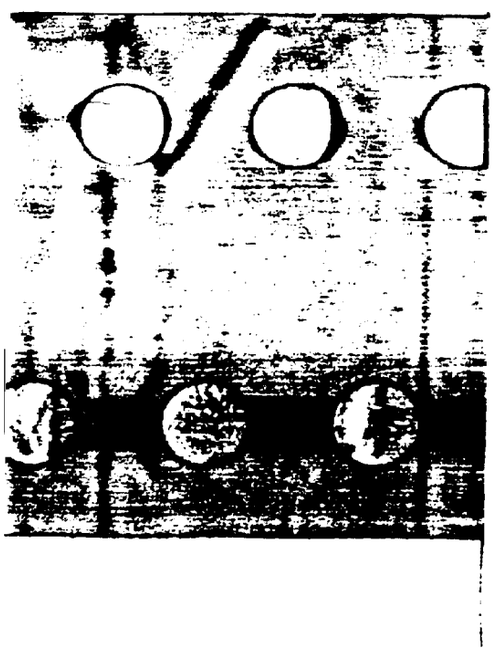
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL

CAMT	66151.70
CON TX	218.46
PRFEE	1.00
MDEED	6.00
TOTAL	225.46
CHECK	225.46

11/06/90 01 08:32 0001 4660

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



70363

IDENTIF. TREFERENCE

NOV 6 8 32 AM '90

FELIX Z. WILSON
DAVIDSON COUNTY TN.

No. 370723