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FORM NO. BOX 10

STATE OF TENNESSEE }
COUNTY OF Williamson }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $47,500.00

Cathy S. Hayes
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 26th DAY OF November 1990.

Patricia Spicer Carden
Notary Public

MY COMMISSION EXPIRES 7-17-91

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
PATRICIA SPICER CARDEN, ATTORNEY
101 Westpark Drive, Suite 220, Brentwood, TN 37027

ADDRESS NEW OWNER (S) AS FOLLOWS	SEND TAX BILLS TO /and Mortgagee is:	MAP-PARCEL NUMBERS
Arel Hayes et ux (NAME)	Tennessee Housing Development Agency	04D92323
812 Netherlands Drive (STREET ADDRESS OR ROUTE NUMBER)	c/o Valley Fidelity Bank & Trust Co. P. O. Box 1991 (STREET ADDRESS)	075-15-0-044.00
Hermitage, TN 37076 (CITY) (STATE) (P. O. ZIP)	Knoxville, TN 37901 (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, Wanda J. Williams

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Arel Hayes and wife, Cathy S. Hayes

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. 22-B on the plan of Zone Lot Division, Lot Nos. 21 and 22, Meadows of Tulip Grove, Section Two, of record in Book 6250, page 754, as amended in Book 6900, page 259, Register's Office for said County.

Said Lot No. 22-B fronts 38.43 feet on the northwesterly margin of Netherlands Drive and extends back 169.30 feet on the northeasterly line and 172.59 feet on the southwesterly line to a dead line in the rear, measuring 38.65 feet thereon.

Being the same property conveyed to Wanda J. Williams by deed from Jack Kemp, Secretary of Housing and Urban Development of Washington, D.C. of record in Book 8218, page 799, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to matters set forth in the above referenced plan of record.

75424

IDENTIF. TREFERENCE

Nov 28 2 13 PM '90

DAVIDSON COUNTY TN.

0760 11/28 0101 03CHECK 163.75

This is unimproved ( ) improved (XX) property, known as 812 Netherlands Drive, Hermitage, TN - 37076
(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 my hand this 26th day of November, 1990

Wanda J. Williams

Wanda J. Williams

INDIVIDUAL ACKNOWLEDGEMENT

State of Tenneesee

County of Williamson

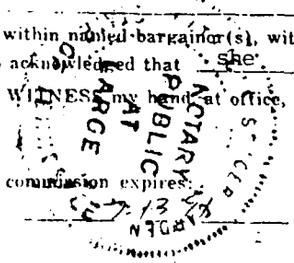
Personally appeared before me, the undersigned, a Notary Public of said county, Wanda J. Williams

the within named bargainor(s), with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purpose therein contained.

WITNESS my hand at office, this 26th day of November, 19 90

NOTARY PUBLIC

My commission expires:



CORPORATE ACKNOWLEDGEMENT

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State of

County of

Before me, of the state and county aforesaid, personally appeared , with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be President (or other officer authorized to execute the instrument) of the , the within named bargainor, a corporation, and that he as such , being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as .

WITNESS my hand and seal, at office in ,

this day of , 19 .

NOTARY PUBLIC

My commission expires:

WARRANTY DEED

FROM

Wanda J. Williams

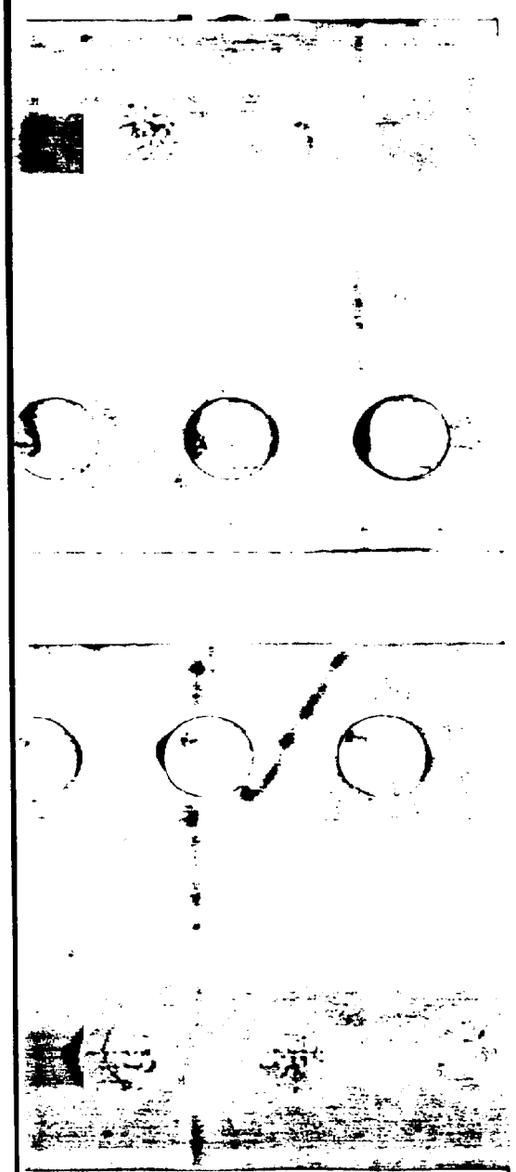
TO

Arel Hayes and wife, Cathy S. Hayes

PATRICIA SPICER CARDEN
Attorney At Law
101 Westpark Drive Suite 220
Brentwood, Tennessee 37027

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 47500.00
CON TX 156.75
PRFEE 1.00
WDEED 6.00
TOTAL 163.75
CHECK 163.75

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

11/28/90 01 14:14 0001 0760

75424

IDENTIF. REFERENCE

Nov 28 2 14 PM '90

FELIX Z. WILSON, II
DAVIDSON COUNTY TN.

No. 376727