Box 1

FORM NO. WD-1

BOOK 8280 PAGE 718

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 83,379.88

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF January, 19 91

Notary Public

MY COMMISSION EXPIRES: October 9, 1991

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Gary B. Fisher, Attorney,, 2711 Murfreesboro Rd. #105, Antioch, TN 37013
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	Mortgagee: and Send Tax Bill To:	MAP-PARCEL NUMBERS
Timothy R. Lowery	Union Planters Mortgage Servicing	150-07-0
(NAME)	(NAME)	
3409 Towne Village Road	67 Madison Avenue, P.O. Box 3137	493.00
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Antioch, TN 37013	Memphis, TN 38173-0137	02DX 05122
(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, Myrla G. Hill Sproat and husband, John Sproat

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Timothy R. Lowery and wife, April E. Lowery

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. 529 on the Plan of Towne Village of The Country, Section 5, of record in Plat Book 6250, Page 783 and 784, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Myrla G. Hill Sproat by deed of record in Book 6850, Page 636, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

John Sproat joins in this conveyance for the sole purpose of conveying any marital rights he may have.

Myrla G. Hill and Myrla G. Hill Sproat being one and the same person.

This conveyance is subject to a certain Deed of Trust securing the payment of a promissory note to Commerce Union Bank of record in Book 6850, Page 639, and assigned to Union Planters Mortgage Servicing said Register's Office with a present unpaid balance of approximately $72,179.88, which the Grantees herein hereby assume and agree to pay. The escrow account in connection with said loan is hereby transferred to Grantee.

The grantee futher assumes the obligation of the grantor and/or original mortgagor under the terms of any instrument, regulations or laws creating the loan to indemnify the Department of Veterans Administration or Federal Housing Administration to the extent of any claim of payment arising from the guaranty or insurance of the indebtedness.

This is unimproved ( ) improved (XX) property, known as 3409 Towne Village Road, Antioch, TN 37013
(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 22nd day of January, 19 91

Myrla G. Hill Sproat

Myrla G. Hill Sproat

John Sproat

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 Myrla G. Hill Sproat and husband, John Sproat

the bargainors, 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 Antioch, Tennessee, this 22nd day of January, 19 91.

Notary Public

Commission Expires October 9, 1991

STATE OF TENNESSEE
Davidson County

Before me, _____ a Notary Public in and for 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 the _____ of the _____ a corporation, and that he as such _____, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as _____.

Witness my hand and official seal at _____, _____, this _____ day of _____, 19___.

_____ Notary Public

Commission Expires _____

WARRANTY DEED

FROM

Myrla G. Hill Sproat and husband, John Sproat

TO

Timothy R. Lowery and wife, April E. Lowery

88 H: 7 I

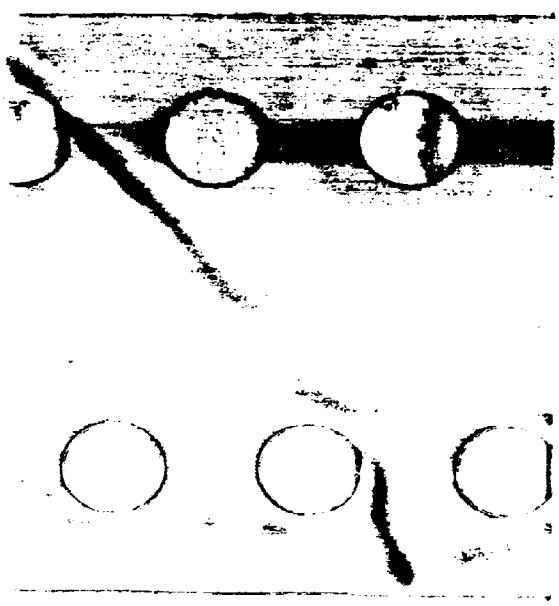
IDENTIF: TREFERENCE

JAN 24 10 27 AM '91

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY TN.

298.72 7898 01/24 0101 03CHECK

Guaranty Title and Escrow Co.
Suite 105, Priest Lake Professional Building
2711 Murfreesboro Road
Antioch, Tennessee 37013
Phone (615) 367-0595
Phone (615) 367-0697



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

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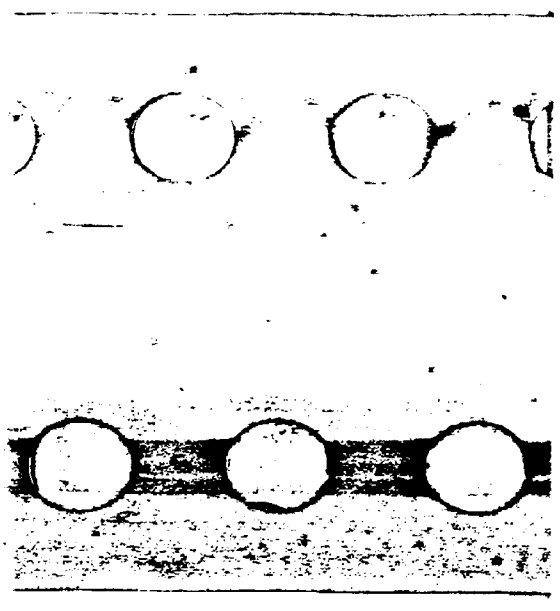
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL

DAMT	86379.38
CON TX	291.72
PRFEE	1.00
MFEED	6.00
BANK	298.72
CHECK	298.72

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

01 24/91 01 10:25 0001 7898



8811

IDENTIF. TREFERENCE

JAN 24 10 27 AM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 391733