BOOK 8281 PAGE 575

88480

THIS INSTRUMENT PREPARED BY:
P. GARIFO
8 Penn Center
Phila., PA 19103

IDENTIF. TREFERENCE

ADDRESS NEW OWNER:

ROBERT KENT SPAULDING ET UX
DARLA SUE SPAULDING
157 BRIAN CIRCLE
ANTIOCH, TN 37013

MAP/PARCEL NUMBER: 173-4-A, 36CO

JAN 25 9 43 AM '91
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY TN.

SEND TAX BILLS TO:
EMPIRE OF AMERICA REALTY CREDIT CORP.
100 Seneca Street
Buffalo, New York 14203-2933

8285 01/25 0101 03CHECK 366.40

WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN AND no/100 ($10.00) DOLLARS, cash in hand paid and other good and valuable considerations, the receipt and sufficiency of which are hereby expressly acknowledged, I, PAUL C. MILLER, hereinafter referred to as First Party, have this day bargained and sold, and do hereby transfer and convey unto the said ROBERT KENT SPAULDING ET UX, DARLA SUE SPAULDING, hereinafter referred to as Second Parties, their successors, heirs and assigns, certain real estate in Davidson County, Tennessee, being more particularly described as follows:

Being Lot Number 36 on the Plan of Phase I of Oak Highlands, of record in Plat Book 6900 at Pages 432, 433, 434 and 435, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to Paul C. Miller, unmarried, by Deed from Gemcraft Homes (Tennessee), Inc., of record in Book 7652, page 549, Register's Office for Davidson County, Tennessee.

Second Parties as Grantees herein, as part of the purchase price and consideration for this deed, assume and agree to pay the indebtedness evidenced by that certain Deed of Trust made by PAUL C. MILLER, unmarried, to Nationwide Lending Group, Inc., which Deed of Trust is recorded in the office of Register of Davidson County, in Book 7652, Page 552. And for the same consideration Grantees hereby assume the obligations of PAUL C. MILLER, under the terms of the instruments creating the loan to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness above mentioned. This liability to the Department of Veterans Affairs is under authority of Chapter 37, Title 38 of the United States Code, and supersedes any State or local law barring or limiting deficiencies following foreclosure of real property,

The herein described real property is conveyed together with the hereditaments and appurtenances thereto appertaining, hereby releasing all claims to homestead and dower therein. TO HAVE AND TO HOLD THE said premises to the said Second Parties, their heirs and assigns forever.

And said First Parties, for themselves and for their heirs, executors and administrators do hereby covenant with said Parties, their heirs, and assigns, that they are lawfully seized in fee simple of the premises above conveyed and have full power, authority and right to convey the same, and that said premises are free from all encumbrances except (see Exhibit A)

BOOK 8281 PAGE 576

and that they will forever warrant and defend the said premises and the title thereto against the lawful claims of all persons whomsoever.

Whenever in this instrument a pronoun is used it shall be construed to represent either singular or plural, as the case may demand.

IN WITNESS WHEREOF the said First Parties hereunder set their hands and seals the day and year first above written.

..... (L. S.) Paul C. Miller (L. S.)

..... (L. S.) Robert Kent Spaulding (L. S.)

Darla Sue Spaulding (L.S.)

STATE OF ~~TENNESSEE~~ PENNA
COUNTY OF Chester } ss.

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State PAUL C. MILLER, Unmarried

, the within named 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 office, in Chester County, this 11 day of December 19 90

Henry Francis Schnatz
Notary Public

NOTARIAL SEAL
HENRY FRANCIS SCHNATZ, Notary Public
Coatesville, Chester County, PA
My Commission Expires July 4, 1994

My Commission expires 7/4/94

STATE OF TENNESSEE
COUNTY OF DAVIDSON } ss.

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State ROBERT KENT SPAULDING and DARLA SUE SPAULDING

, the within named 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 office, in Davidson County, this 23rd day of January 19 91

Ella W. Woodall
Notary Public

My Commission expires 11-10-91

Map and Parcel No.
173-4-A, 36CO

THE NAME AND ADDRESS OF A PROPERTY OWNER
OWNER Robert Kent Spaulding
ADDRESS 157 Brian Circle
Antioch, TN 37019

PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF TAXES
Empire of America Realty Credit Corp.
ADDRESS 100 Seneca Street
Buffalo, New York 14203-2933

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $108,000.00 Affiant Robert Kent Spaulding

Subscribed and sworn to before me this 23rd day of January 19 91

Notary Public Ella W. Woodall

Commission Expires: 11-10-91

KEITH PRESS, INC., PRINTERS, KNOXVILLE

EXHIBIT "A"

BOOK 8281 PAGE 577

1. 1990 real property taxes are due and payable in the amount of $1,195.25 (Map 173-4-A, parcel 36CO). 1991 and all future real property taxes constitute a lien, although the same are not yet due and payable.

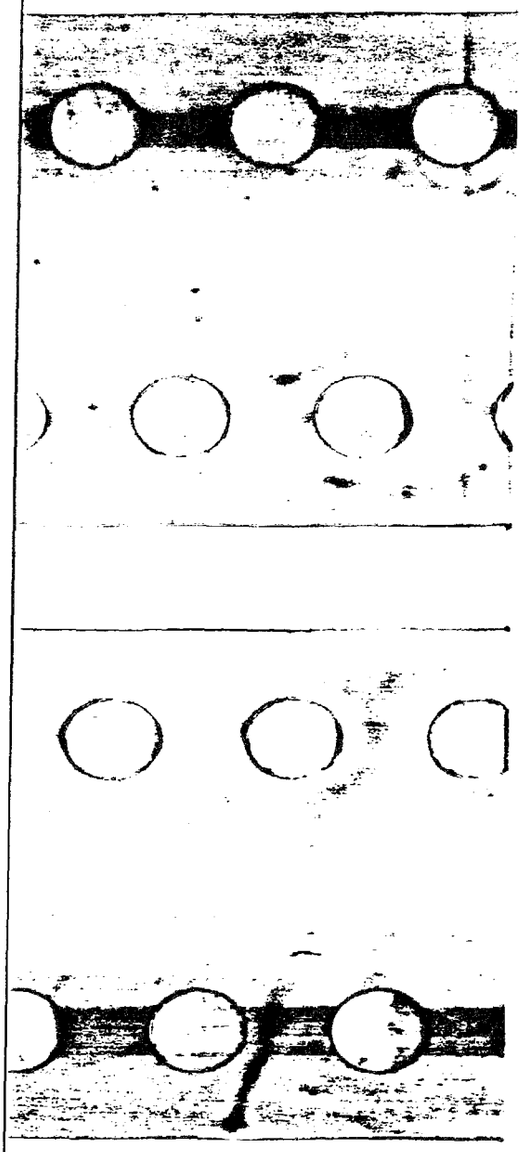
2. All matters set forth on Plat of Record on Phase I, Oak Highlands of record in Book 6900, pages 432,435, said Register's Office, which sets forth a 20-foot minimum building setback line from Brian Circle; a 2.5 X 25 foot utility anchor easement located on the southeast and southwest corners of the lot and a 10-foot landscape easement along the rear of the lot.

3. Restrictions of record in Book 7350, page 24, as re-recorded in Book 7367, page 587, said Register's Office.

4. Terms and provisions as contained in the By-Laws of the Phase 1 of Oak Highlands Homeowner's Association of record in Book 7367 at page 615, Register's Office for said County.

5. Charter of Oak Highlands Homeowners Association, Inc. of record in Book 7337, page 529.

6. Storm Water Detention Agreement of record in Book 7189, page 379, said Register's Office.



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

RECEIVED OF _____

FOR _____

BOOK 8281 PAGE 578

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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL
				CAMT 108000.00
				CON TX 356.40
				PRFEE 1.00
				MDEED 9.00
				TOTAL 366.40
				CHECK 366.40
01/25/91		01		09:41 0001 8285

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

88480

IDENTIF. T REFERENCE

JAN 25 9 43 AM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 392115