This Instrument Prepared By:

Lehman Land Title, Inc.
5211 Maryland Way, Suite 1060
Brentwood, TN 37027

FILE BOX
#52

BOOK 8283 PAGE 329

WARRANTY DEED

*ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Jeffrey Lee Covington	Independence One Mortgage Corp.	86-14-B-36
(NAME)	(NAME)	
2936 Chapelwood Drive	P. O. Box 5076	
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Hermitage, TN 37076	Southfield, MI 48086-5076	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100---------- ($10.00) ---------- *Dollars.*

Cash in hand paid by Jeffrey Lee Covington and wife, Lana Renee Covington and other good and valuable considerations accepted as cash the receipt of all of which is hereby acknowledged, and for a further consideration the said Jeffrey Lee Covington and wife, Lana Renee Covington have assumed and agree to pay the unpaid balance of an original indebtedness in the amount of $89,350.00 secured by a deed of trust of record in Book 7610, page 806, Register's Office for Davidson County, TN.

James D. Misner and wife, Cynthia C. Misner

have this day bargained and sold, and do hereby transfer and convey unto the said Jeffrey Lee Covington and wife, Lana Renee Covington

the Grantees herein, their (successors), heirs and assigns, certain real estate in Davidson County, Tennessee, as follows:

Land in Davidson County, Tennessee, being Lot No. 144 on the Plan of Fleetwood Subdivision, Phase One, being a Planned Unit Development of record in Plat Book 6900, page 465, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to James D. Misner and wife, Cynthia C. Misner by deed from Ken Lokey Homes, Inc. of record in Book 7610, page 803, Register's Office for Davidson County, Tennessee.

89 I 29
IDENTIF. REFERENCE
JAN 29 1 58 PM '91
FELIX Z. WILSON REGISTER
DAVIDSON COUNTY TN.

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
The actual consideration or value whichever is greater, for this transfer is $ 93,363.54
Subscribed and sworn to before me this the 28th *day of* January *19*91
My Commission expires: 5/19/91 *(Affix Seal)*
Affiant
Notary Public Judy A. Lehman

This is improved(XX) unimproved ( ) property, known as 2936 Chapelwood Drive Hermitage, TN 37076
(House Number) (Street) P.O. Address: (City or Town)

TO HAVE AND TO HOLD said real estate, with the appurtenance, estate, title and interest thereto belonging, to the Grantees their (successors), heirs and assigns forever we covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Grantees, their (successors), heirs and assigns, against the lawful claims of all persons.

Whenever 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 hands this 28th *day of* January *, 19* 91 *, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.*

James P. Misner
James D. Misner

Cynthia C Misner
Cynthia C. Misner

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me Judy A. Lehman *, a Notary Public in and for said County and State* James D. Misner and wife, Cynthia C. Misner

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* they *executed the within instrument for the purposes therein contained.*

Witness my hand and official seal at Brentwood *Tennessee, this* 28th *day of* January *, 19* 91

Notary Public

Commission expires 5/19/91

Judy A. Lehman

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, _____ *, a Notary Public 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* _____ *self to be* _____ *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* _____ *self as* _____ *.*

Witness my hand and seal, at office in _____ *, this* _____ *day of* _____ *, 19* _____ *.*

_____ *Notary Public*

Commission expires _____

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On this _____ *day of* _____ *, 19* _____ *before me, the undersigned, a Notary Public in and for said County and State, personally appeared* _____ *, to me known (or proved by me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of* _____ *, and acknowledged that* _____ *executed the same as the free act and deed of said* _____ *.*

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

_____ *Notary Public*

My Commission Expires _____

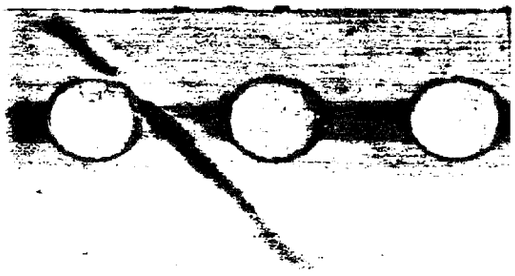
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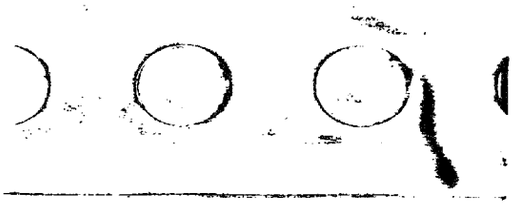
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TO

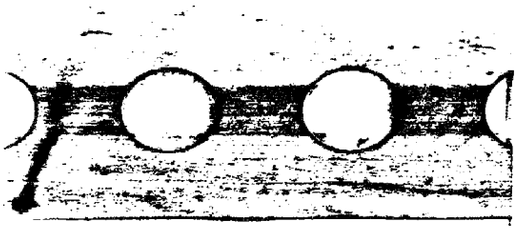
9075 01/29 0101 03MEX 315.22

Compliments of
LEHMAN LAND TITLE, INC.
155 Franklin Road, Suite 151
Brentwood, Tennessee 37027
Phone (615) 371-8999









OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8283 PAGE 331

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 93363.54
				CON TX 308.22
				PRFEE 1.00
				WDEED 6.00
				TOTAL 315.22
				CHECK 315.22
			01/29/91 01	14:05 0001 9075

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8 9 1 2 9

IDENTIF. REFERENCE

JAN 29 1 58 PM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 392888