FILE IN BOX #14

FORM NO. WD-1
#6915-4

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STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $122,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF January, 1991.

Notary Public

MY COMMISSION EXPIRES: 7/24/94

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
DENNEY, LACKEY & CHERNAU, 424 Church Street, Suite 1350, Nashville, TN 37219
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO: MORTGAGEE:	MAP-PARCEL NUMBERS
Timothy W. Keyt etux	FIDELITY FEDERAL BANK, FSB	Map 160-15A
(NAME)	(NAME)	
238 Hearthstone Manor Lane	401 Union Street	Parcel 51
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Brentwood, Tennessee 37027	Nashville, Tennessee 37219	
(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, William R. Owens and wife, Lynn R. Owens

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Timothy W. Keyt and wife, Nanci P. Keyt, as tenants by the entirety

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. 51 on the Plan of Hearthstone Manor, Phase 4, a Planned Unit Development of record in Book 6250, page 990, amended in Book 6200, page 642, Register's Office for Davidson County Tennessee, to which plan reference is hereby made for a more complete and detailed description.

DESCRIPTION CONTAINED HEREIN IS SAME AS PREVIOUS DEED.

Being the same property conveyed to William R. Owens, Unmarried, by deed from Radnor Homes, Inc. as of record in Book 7340, page 1, Register's Office of Davidson County, Tennessee. The said William R. Owens having since married.

THIS conveyance is subject to Declaration of covenants of record in Book 6424, Page 839, amended in Book 6582, page 154, Book 6600, page 3, Book 6884, page 251, Book 6916, page 230, re-recorded in Book 7393, page 749, Book 7398, page 907, and Book 7403, page 563, said Register's Office; Declaration of covenants for Hearthstone Common Facilities Association, Inc. of record in Book 7053, page 982, said Register's Office; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

THIS instrument is being executed in behalf of the Grantors herein pursuant to Power of Attorneys executed by each on the 28th day of January, 1991, and being filed for record simultaneously herewith.

LYNN R. Owens, wife of the above named William R. Owens, joins in this conveyance for the purpose of releasing any and all rights she may have in and to the above described property, especially her marital rights.

This is (unimproved) (improved (XX)) property, known as 238 Hearthstone Manor Lane, Brentwood, Tennessee 37027
(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 seised 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 their hand s this 31st day of January, 19 91

William R. Owens
By: William R. Owens, By Luci Burr
Luci Burr, Attorney-in-fact

Lynn R. Owens
By: Lynn R Owens
Luci Burr, Attorney-in-fact
By Luci Burr

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

_____

_____

the bargainor___, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that _____ executed the within instrument for the purposes therein contained.

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

_____ Notary Public

Commission Expires_____

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_____

7432 03/01 0101 07CHECK 407.00

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IDENTI

REFER

FEB 1

DAVID

WARRANTY DEED

FROM William R. Owens and wife, Lynn R. Owens

TO Timothy W. Keyt and wife, Nanci Keyt

Attorneys Title Company
Titles Guaranteed
NASHVILLE, TENN.

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

On the 31st day of January, 1991, before me personally appeared LUCI BURR, to me known to be the person (or proved to me on the basis of satisfactory evidence) who executed the foregoing instrument in behalf of WILLIAM R. OWENS and wife, LYNN R. OWENS, and acknowledged that she executed the same as the free act and deed of the said WILLIAM R. OWENS and wife, LYNN R. OWENS.

My Commission Expires: 7/24/93

Notary Public

JOHN T. CROSS NOTARY PUBLIC DAVIDSON COUNTY STATE OF TENNESSEE

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 122000.00
CON TX 402.60
PRFEE 1.00
WDEED 6.00
~~TOTAL 409.60~~
~~CHECK 409.60~~

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02/01/91 01 15:28 0001 3692

90117

IDENTIF. REFERENCE

FEB 1 3 30 PM '91

FELIX Z. WILSON, II
DAVIDSON COUNTY TN.

No. 394046