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FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 58,431.1

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 1st DAY OF February 19 91

Notary Public

MY COMMISSION EXPIRES: October 9, 1991

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Gary D. 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
Bobbie C. Allen (NAME)	Independence One Mortgage Corp. (NAME)	086-14-0-A
215 Thistle Lane (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 5076 (STREET ADDRESS)	215.00 CO
Hermitage, TN 37076 (CITY) (STATE) (P. O. ZIP)	Southfield, MI 48086-5076 (CITY) (STATE) (ZIP)	040 91600

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, Chris R. Gaines and wife, Carol A. Gaines

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Bobbie C. Allen

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 Unit No. 215 on the Plan of Hermitage Meadows, Stage Three, of record in Plat Book 6250, Page 300, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Chris R. Gaines and wife, Carol A. Gaines by deed of record in Book 7653, Page 126, Register's Office for Davidson County, Tennessee.

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

This conveyance is subject to a certain Deed of Trust securing the payment of a promissory note to Sears Mortgage of record in Book 7031, Page 147, and assigned to Independence One said Register's Office with a present unpaid balance of approximately $54,781.10, 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 (X)) property, known as 215 Thistle Lane, 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 our hands this 1st day of February, 19 91

Chris R. Gaines, Carol A Gaines

Chris R. Gaines Carol A. Gaines

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STATE OF TENNESSEE
Davidson County

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Chris R. Gaines and wife, Carol A. Gaines

the 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 Antioch, Tennessee, this 31st day of February, 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

Chris R. Gaines and wife, Carol A. Gaines

TO

Bobbie C. Allen

9 0 3 3 6

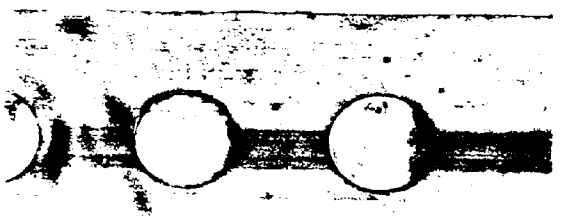
IDENTIF. REFERENCE

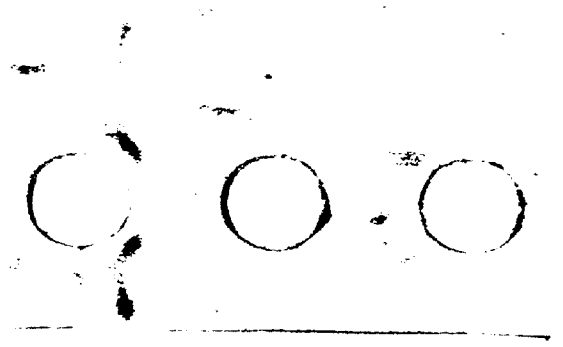
FEB 4 9 56 AM '91

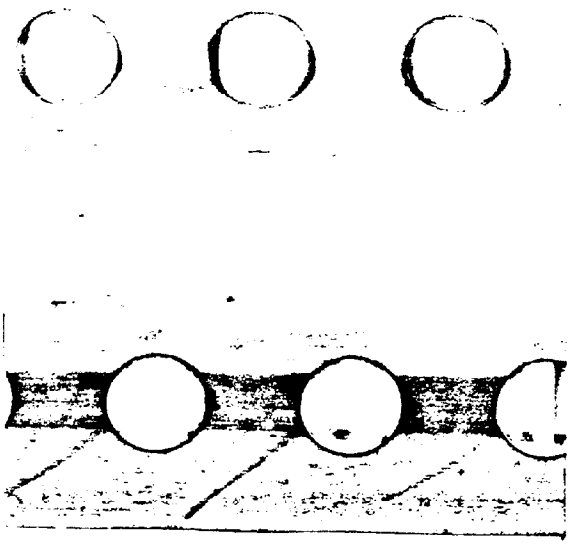
FELIX A. ... REGISTER
DAVIDSON COUNTY TN.

3885 02/04 0101 03CHECK 200.00

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
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 58481.10
				CON TX 193.05
				PRFEE 1.00
				WDEED 6.00
				TOTAL 200.05
				CHECK 200.05

02/04/91 01 09:56 0001 3885

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

9U336

IDENTIF. REFERENCE

FEB 4 9 56 AM '91

FELIX Z. WILSON
DAVIDSON COUNTY TN.

No. 394236