FORM NO. WD-1

FILE BOX 9

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 99,900.00

Robert R. Cummings
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF January, 19 91

John V. Adams
Notary Public

MY COMMISSION EXPIRES 7-13-91
(AFFIX SEAL)

BOOK 8287 PAGE 302

THIS INSTRUMENT WAS PREPARED BY
John V. Adams, Attorney
3813 Cleghorn Ave., Nashville, Tennessee 37215

ADDRESS NEW OWNER (S) AS FOLLOWS	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
Robert R. Cummings, et ux (NAME)	Atlantic Coast Mortgage Company (NAME)	MAP 160-14A
5675 Fox Ridge Drive (STREET ADDRESS OR ROUTE NUMBER)	12700 Fair Lakes Circle, Suite 400 (STREET ADDRESS)	PARCEL 15
Brentwood, TN 37027 (CITY) (STATE) (P O ZIP)	Fairfax, VA 22033 (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, Carl B. Mallard and wife, Frances S. Mallard,

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Robert R. Cummings and wife, Sandra Q. Cummings,

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS TO-WIT

A De Minimis Planned Unit Development in Davidson County, Tennessee, being Lot No. 15 on the plan of Highland Courts in Highlands of Brentwood, of record in Book 4860, page 101, Register's Office for said County, reference to the record thereof being hereby made for full particulars.

Being the same property conveyed to Carl B. Mallard and wife, Frances S. Mallard by deed from Belle Meade Builders, Inc., of record in Book 6634, page 339, Register's Office for said County.

This conveyance is made subject to: (a) Master Deed and By-Laws of record in Book 5024, page 549, Book 5024, page 557, as amended in Book , page , all in said Register's Office; (b) an Overhead Line Easement in favor of the Metropolitan Government of Nashville, and Davidson County, Tennessee, acting by and through the Electric Power Board of said Government, of record in Book 7350, page 433, Register's Office for said County; and (c) matters shown on said plan of record.

90596

IDENTIF. TREFERENCE

FEB 4 3 09 PM '91

FELIX Z. ... REGISTER
DAVIDSON COUNTY TN.

4181 02/04 0101 03CHECK 336.67

unimproved ( )
This is improved (XX) property, known as 5675 Fox Ridge Drive, 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 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 28th day of January, 19 91

Carl B. Mallard

Frances S. Mallard

STATE OF TENNESSEE
Davidson County

BOOK 8287 PAGE 313

Personally appeared before me, John V. Adams, a Notary Public in and for said County and State, the within named Carl B. Mallard and wife, Frances S. Mallard

the bargainor S, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 28th day of January 1991

Commission expires 7-13-91

John V. Adams
Notary Public

STATE OF TENNESSEE
Davidson County

Before me, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon (his oath / their several oaths) acknowledged (himself / themselves) to be the _____ and _____ respectively of the _____ the within named bargainor, a corporation, and that (he / they) as such _____ and _____, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said _____ as such _____, and attesting the same by the said _____ as such _____

Witness my hand and official seal at office at _____ on this the _____ day of _____, 19____

My commission expires _____

_____
Notary Public

WARRANTY DEED

FROM

Carl B. Mallard and wife,

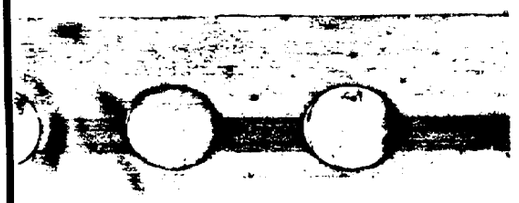
Frances S. Mallard

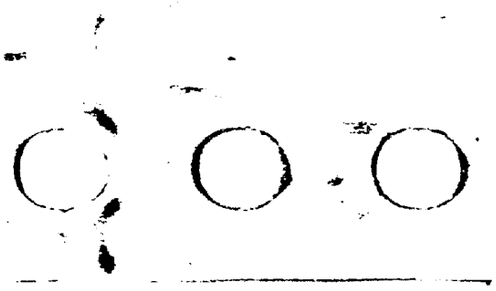
TO

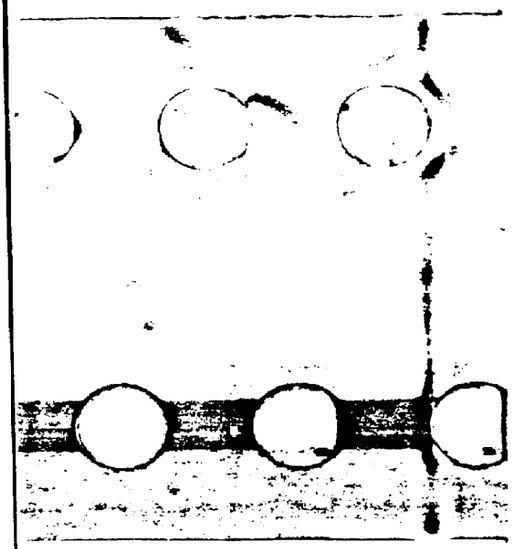
Robert R. Cummings and wife,

Sandra Q. Cummings

Prepared By:
John V. Adams, Attorney
3813 Cleghorn Ave.
Nashville, TN 37215







OFFICIAL RECEIPT

FELIX Z WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8287 PAGE 304

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	99900.00
CON TX	329.67
PRFEE	1.00
WDEED	6.00
TOTAL	336.67
CHECK	336.67

02/04/91 01 15:08 0001 4181

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

90596

IDENTIF. REFERENCE

FEB 4 3 09 PM '91

FELIX Z. WILSON, II
DAVIDSON COUNTY TN.

No. 394531