WARRANTY DEED

PREPARED BY:

WOODARD & LINCOLN
Attorneys at Law
175 East Main Street, 2nd Floor
Hendersonville, TN 37075
822-0030

STATE OF TENNESSEE
COUNTY OF Davidson

The actual consideration or value, whichever is greater for this transfer is $ 87,500.00.

Stephen D. Royer
Affiant

SWORN to and subscribed before me on this the 31st day of January, 1991.

J. K. Washington
NOTARY PUBLIC

My Commission Expires: Feb. 29, 1992

MORTGAGEE:
Old Hickory Credit Union
1000 Industrial Drive
Old Hickory, TN 37138

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NO.
M/M STEPHEN D. ROYER	Same as new owner	98-1/120
5709 St. Charles Court		
Hermitage, TN 37076		

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS ($10.00), cash in hand paid by the hereinafter named **GRANTEES** and other good and valuable consideration the receipt of which is hereby acknowledged, **OLD HICKORY CREDIT UNION**, hereinafter called the **GRANTORS**, have bargained and sold and by these presents, do transfer and convey unto **STEPHEN D. ROYER and wife, KAREN D. ROYER**, hereinafter called **GRANTEES**, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

> LAND in Davidson County, Tennessee, being Lot No. 10 on the Plan of St. Charles Place, of record in Book 5200, page 692, Register's Office for said County, to which plan reference is hereby made for a more complete and detailed description of said lot.
>
> BEING the same property conveyed to OLD HICKORY CREDIT UNION by Substitute Trustee's Deed of record in Book 8245, page 118, Register's Office for Davidson County, Tennessee.

This is improved property known as 5709 St. Charles Court, Hermitage, Tennessee, 37076.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, 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 my hand this 31st day of January, 1991, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

OLD HICKORY CREDIT UNION

By: E. O. Smith

Title: Pres.

STATE OF TENNESSEE

COUNTY OF DAVIDSON

BEFORE me, undersigned, a Notary Public of the State and County aforesaid, personally appeared, E. O. Smith, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath, acknowledged himself to be President or other officer authorized to execute the instrument of OLD HICKORY CREDIT UNION, the within named bargainor, a corporation, and that he as such President, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as President.

WITNESS my hand and official seal at Old Hickory, Tennessee, this the 31st day of January, 1991.

J. K. Reed
NOTARY PUBLIC

My Commission Expires: Feb 29, 1992

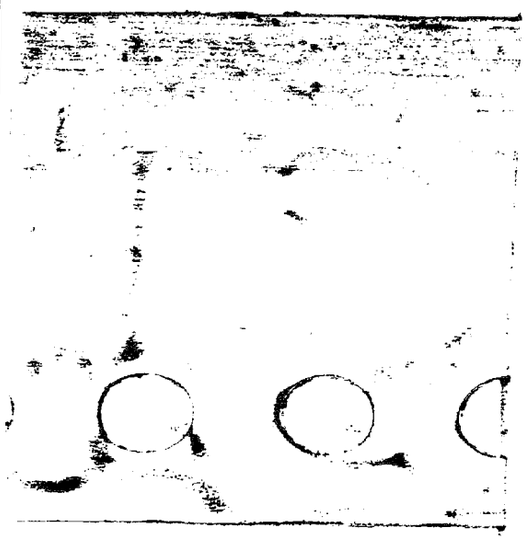
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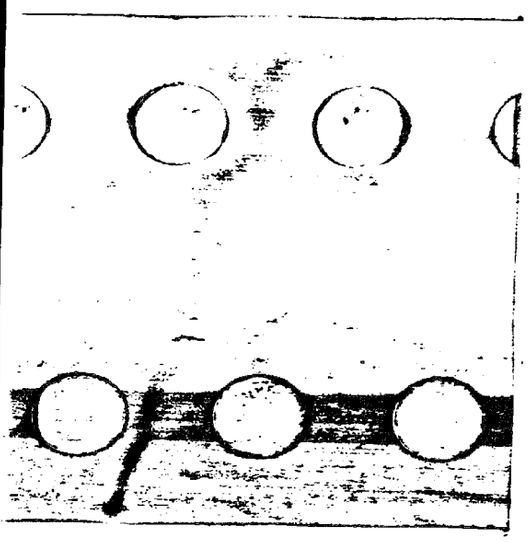
IDENTIF. T REFERENCE

FEB 7 10 32 AM '91

FELIX Z. DAVIDSON COUNTY TN.

4992 02/07 0101 03CHECK 295.75





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8289 PAGE 55

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	87500.00
CON TX	288.75
PRFEE	1.00
MDEED	6.00
TOTAL	295.75
CHECK	295.75

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 2/07/91 01 10-31 0001 4992

91284

IDENTIF. REFERENCE

FEB 7 10 32 AM '91

FELIX Z. WILSON, II
DAVIDSON COUNTY TN.

No. 395322