FORM NO. WD-1

BOOK 8298 PAGE 936

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 88,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF February, 1991

Notary Public

MY COMMISSION EXPIRES: 3-3-92
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Marbut Glenn Gaston, Jr.,Lawyer,2211 Crestmoor Rd.,Nashville, TN 37215
NAME ADDRESS

NAME & ADDRESS OF PROPERTY OWNER	NAME & ADDRESS OF PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF REAL PROPERTY TAXES	MAP-PARCEL NUMBERS
Joseph W. Howell,et ux et al (NAME)	ATLANTIC COAST MORTGAGE COMPANY (NAME)	142-2-117
7457 Harrow Dr. (STREET ADDRESS OR ROUTE NUMBER)	12700 Fair Lakes Circle, Suite 400 (STREET ADDRESS)	
Nashville, TN 37221 (CITY) (STATE) (P.O. ZIP)	Fairfax, Virginia 22033 (CITY) (STATE) (ZIP)	9D-06784

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, Thomas G. Keller and wife, Deborah B. Keller

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Joseph W. Howell and wife, Alma Jean Howell and Lisa Howell, as tenants in common with the right of suvivorship

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:

Being Lot No. 149 on the plan of Cross Timbers, Section 3, as of record at Book 4175, page 21, Register's Office for Davidson County, Tennessee to which plan reference is hereby made and the same incorporated herein for a complete description of said lot.

Being all the same property conveyed to the grantors herein by a deed at Book 7180, page 98, said Register's Office.

This conveyance is subject to 1991 property taxes, which have been prorated this date and the grantees assume in full, subject to any required reproration due to a change in the actual 1991 property taxes, to the restrictive covenants of record at Book 4242, page 758, and to the limitations shown on said plan at Book 4175, page 21, all recording references to said Register's Office.

95258

IDENTIF. REFERENCE

FEB 26 11 25 AM '91

FELIX Z. NELSON REGISTER
DAVIDSON COUNTY TN.

9680 02/26 0101 03CHECK 299.05

Improved
unimproved ( )
This is improved (X) property, known as 7457 Harrow Dr., Nashville, TN 37221
(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 25th day of February, 19 91

Thomas G. Keller

Deborah B. Keller

Thomas G. Keller

Deborah B. Keller

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, Marbut Glenn Gaston, Jr., a Notary Public in and for said County and State, the within named Thomas G. Keller and wife, Deborah B. Keller

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 Nashville, Tennessee, this 25th day of February, 19 91.

Commission Expires 3-3-92

Notary Public

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

Thomas G. Keller and wife,

Deborah B. Keller

TO

Joseph W. Howell and wife,
Alma Jean Howell, and
Lisa Howell

AZR 211283

ATTORNEYS TITLE™ *A Minnesota Title Company*

SUITE 175 – 222 THIRD AVENUE NORTH
NASHVILLE, TENN. 37201
TELEPHONE 244-2101



OFFICIAL RECEIPT

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

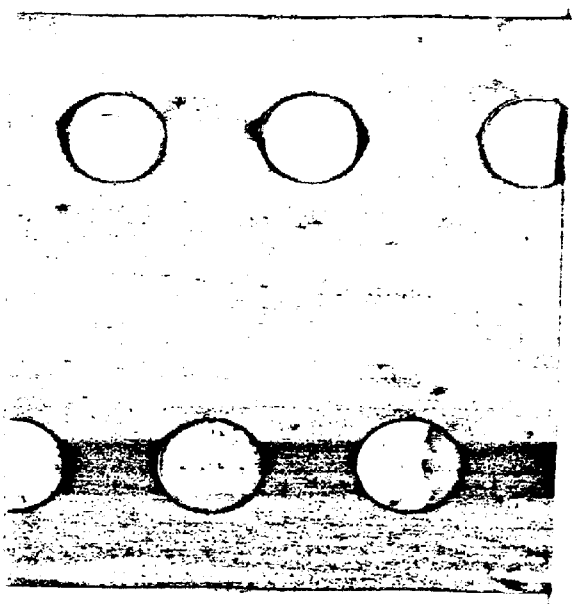
RECEIVED OF _____

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 88500.00
CON TX 292.05
PRFEE 1.00
WDEED 6.00
TOTAL 299.05
CHECK 299.05

02/26/91 01 11:27 0001 9680

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

95258

IDENTIF. REFERENCE

FEB 26 11 25 AM '91

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY TN.

No. 399931