WARRANTY DEED

PREPARED BY:

J. K. WOODARD
Attorney 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 $ 49,000.00.

Affiant

SWORN to and subscribed before me on this the 22nd day of April, 1991.

NOTARY PUBLIC

My Commission Expires: Feb. 19, 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 WALLACE E. RAY	Same as new owner	42-12/80
140 Shivel Dr		
Hendersonville, Tenn 37075		

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 **WALLACE E. RAY and wife, GEORGIA RAY,** 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. 3 on the Plan of Woodrose Subdivision, of record in Book 5800, page 216, Register's Office for Davidson County, Tennessee.
>
> BEGINNING at a point in the south right-of-way of Williams Avenue, the northeast corner of the Byrd property, thence with the right-of-way southeast 64.07 feet to a point; thence south 11 deg. 57 min. 22 sec. west leaving Williams Avenue 200 feet to a point; thence north 78 deg. 02 min. 59 sec. west 87.3 feet to a point; thence north 18 deg. 34 min. 38 sec. east 201.34 feet to the point of beginning.
>
> BEING the same property conveyed to OLD HICKORY CREDIT UNION by Substitute Trustee's Deed of record in Book 8300, page 244, Register's Office for Davidson County, Tennessee.

This is improved property known as 411-C & D Williams Avenue, Madison, Tennessee, 37115.

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 2nd day of April, 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: Bennette C. Lawson, Attorney-in-Fact

STATE OF TENNESSEE

1618 04/03 0101 03CHECK 142.30

COUNTY OF DAVIDSON

BEFORE me, undersigned, a Notary Public of the State and County aforesaid, personally appeared, Bennette C. Lawson, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath, acknowledged himself to be Attorney-in-Fact or other officer authorized to execute the instrument of OLD HICKORY CREDIT UNION, the within named bargainor, a corporation, and that she as such Attorney-in-fact, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by herself as Attorney-in-fact.

WITNESS my hand and official seal at Old Hickory, Tennessee, this the 2nd day of April, 1991.

Ellen B. May
NOTARY PUBLIC

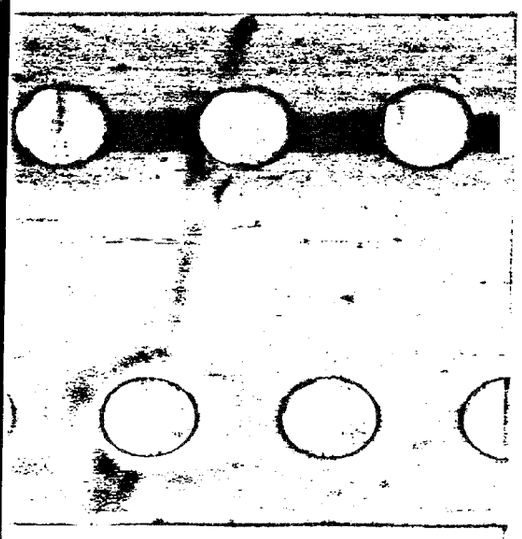
My Commission Expires: 9-24-94

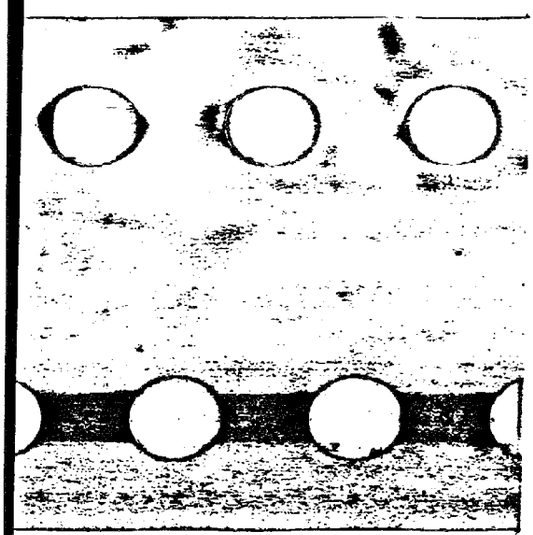
03872

IDENTIF. REFERENCE

APR 3 11 18 AM '91

FELIX Z. [illegible]
DAVIDSON COUNTY TN.





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8322 PAGE 981

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 41000.00
CON TX 135.30
PRFEE 1.00
WDEED 6.00
TOTAL 142.30
CHECK 142.30

04/03/91 01 11:19 0001 1618

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03872

IDENTIF. REFERENCE

APR 3 11 19 AM '91

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY TN.

No. 409721