FORM NO. WD-1

BOOK 8340 PAGE 981

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 98,154.65

Sandi M. Cundiff
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF April 19 91

Yair Stephens
Notary Public

MY COMMISSION EXPIRES: October 9, 1991

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Gary B. Fisner, 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
Sandi M. Cundiff (NAME)	Carteret Savings Bank (NAME)	086-03-0
1709 Ridgemere Court (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 419 (STREET ADDRESS)	46.00
Hermitage, TN 37076 (CITY) (STATE) (P. O. ZIP)	Clearwater, Florida 34617-0419 (CITY) (STATE) (ZIP)	04D 91833

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, Jerome F. Snider and wife, Morgann C. Snider

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Sandi M. Cundiff

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 Lot No. 42 on the Plan of Ridgemere, of record in Plat Book 6250, Pages 937, 938 and 939, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Jerome F. Snider and wife, Morgann C. Snider by deed of record in Book 7645, Page 156, 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 The Mortgage Banque, Inc. of record in Book 7645, Page 159, and assigned to Carteret Savings Banksaid Register's Office with a present unpaid balance of approximately $92,154.65, 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 (X) / improved (X)} property, known as 1709 Ridgemere Court, 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 hand s this 30th day of April, 19 91

Jerome F. Snider

Morgann C. Snider

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Jerome F. Snider and wife, Morgann C. Snider

the bargainors, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that tney executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Antioch, Tennessee, this 30th day of April, 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
Jerome F. Snider and wife, Morgann C. Snider

TO
Sandi M. Cundiff

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

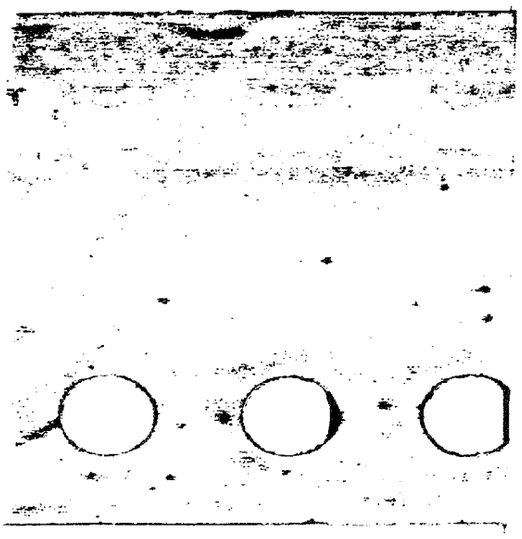
10585

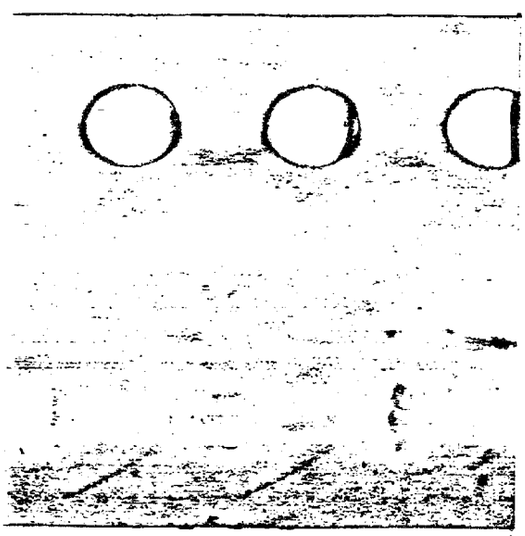
IDENTIF. REFERENCE

APR 30 2 26 PM '91

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY TN.

9450 04/30 0101 03CHECK 331.06





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 98154.65
CON TX 324.06
PRFEE 1.00
WDEED 6.00
TOTAL 331.06
CHECK 331.06

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 4:26 0001 9450

10585
Identify Reference
Apr 30 2:26 pm '91
Felix Z. Wilson, II Reg
Davidson Co, Tn

No. 417432