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ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP PARCEL NUMBERS
Ms. Ramona L. Waters	same	
(NAME)	(NAME)	59-16-201
2766 Old Matthews Rd		
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Nashville Tn.		
(CITY) (STATE) (ZIP CODE)	(CITY) (STATE) (ZIP CODE)	

WARRANTY DEED

For and in consideration of the sum of ---------Ten and No/100----------
----------($10.00)---------- DOLLARS

cash and other good and valuable consideration paid by Ramona L. Waters, receipt of which is hereby acknowledged, United Companies Financial Corporation

have bargained and sold, and by these presents do transfer and convey unto the said Ramona L. Waters

the GRANTEES herein, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

BEING Lot No. 131 on the Plan of Trinity Hills Village, Section 2, 1st Addition as of record in Book 4460, Pages 45 and 46, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to United Companies Financial Corporation by deed from Robert P. Ziegler of record in Book 7912, Page 81, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to restrictive covenants of record in Book 4551, Page 440, and any existing easements of record.

1 6 6 4 1.

IDENTIFICATION REFERENCE

MAY 23 12 24 PM '91

4823 05/23 0101 03CHECK 155.50

unimproved ( )

This is improved (X) property, known as 2766 Old Matthews Rd. (House Number) (Street)
Nashville, TN
(P.O. Address) (City or Town) (Zip Code)

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.

Whenever 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 17th day of May, 19 91.

United Companies Financial Corporation

By: _____
Carl B. Scott, Office Manager

STATE OF TENNESSEE

COUNTY OF _____

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

_____

_____

the bargainor _____, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that _____ executed the within instrument for the purposed therein contained.

Witness my hand and official seal at _____, this _____ day of _____, 19____.

My commission expires _____ Notary Public _____

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Before me, _____, a Notary Public of the State and County aforesaid, personally appeared Carl B. Scott ~~and~~ xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx 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 Office Manager ~~and~~ xxxxxxxxxxxxxxxxxxxxxx ~~respectively~~ of United Companies Financial Corporation, the within named bargainor, a corporation, and that he as such Office Manager ~~and~~ xxxxxxxxxxxxxxxxxxxxxxxx executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by the said _____ Carl B. Scott as Office Manager ~~and acknowledged the said to be~~ xx said xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx as xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx

Witness my hand and seal, at office in Nashville, Tennessee this _____ day of May, 19 91

Commission expires 3-3-92 Notary Public _____

STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual consideration for this transfer or value of property (whichever is greater) is $ 45,000.00

This is equal to or greater than the property would bring at a fall and voluntary sale.

_____

Sworn to and subscribed before me

this 17th day of May, 19 91

My commission expires 3-3-92 Notary Public _____

This instrument was prepared by:

INGRAM & LOWE ATTORNEYS, 405 Two Mile Pike, Goodlettsville, TN 37072

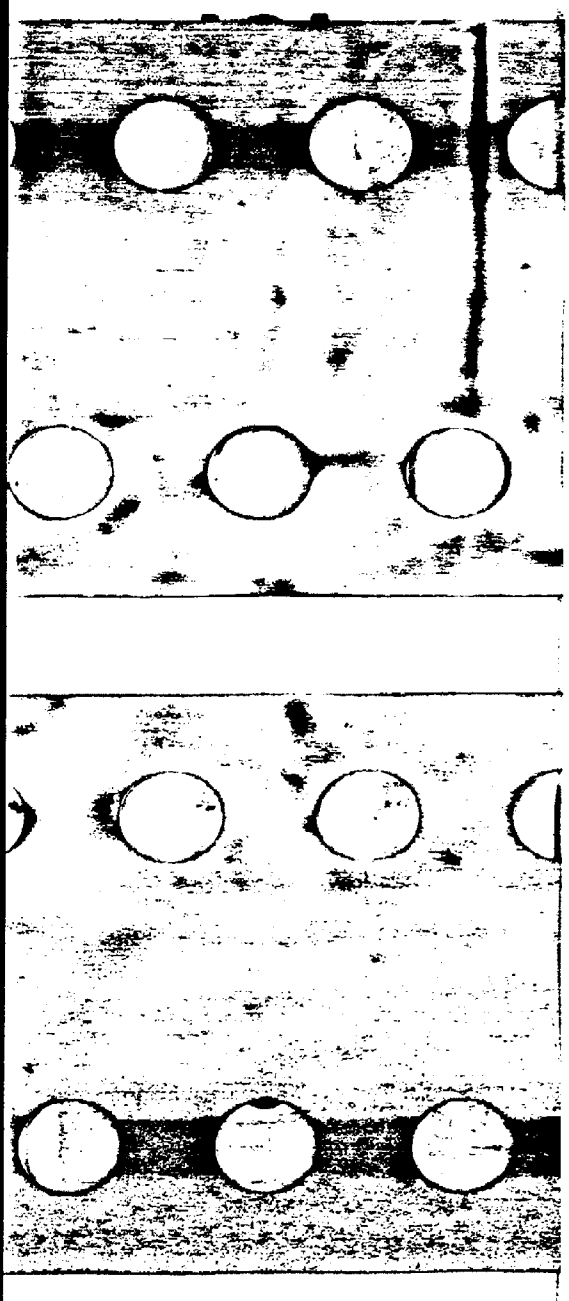
Name Address

WARRANTY DEED

FROM

TO

INGRAM AND LOWE
ATTORNEYS AT LAW
COLONIAL SQUARE
405 TWO MILE PIKE
GOODLETTSVILLE, TENNESSEE 37072



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

MAMT 45000.00
ERR CO
MAMT 45000.00-
CAMT 45000.00
CON TX 148.50
PRFEE 1.00
WDEED 6.00
TOTAL 155.50
CHECK 155.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

05/23/91 01 12:27 0001 4823

1 6 6 4 1.

IDENTIFICATION REFERENCE

Mar 23 12 24 PM '91

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TENN.

No. 424398