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STATE OF TENNESSEE
COUNTY OF DAVIDSON

BOOK 8361 PAGE 439

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 75,000.00

Kimberly A. Fletcher
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF May, 91

Karen Pardue
Notary Public

MY COMMISSION EXPIRES 11/26/94
(AFFIX SEAL)

NOTARY PUBLIC STATE OF TENNESSEE

THIS INSTRUMENT WAS PREPARED BY
Jordan and Associates, One Burton Hills Blvd, Ste.220, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Kimberly Ann Fletcher (NAME)	Independence One Mortgage Corp. (NAME)	62-13 75
1409 Hemlock Avenue (ADDRESS)	P.O. Box 5076 (ADDRESS)	
Nashville, Tennessee 37216 (CITY) (STATE) (ZIP)	Southfield, Michigan 48086-5076 (CITY) (STATE) (ZIP)	

FOR AND 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, Jody M. Hodges and wife, Patricia F. Hodges

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Kimberly Ann Fletcher

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. 14 on the Map of George T. Waddey's Subdivision of the W.N. Morgan 18.25 acre tract, known as Waddey's Riverbluff Subdivision as of recordin Book 843, page 101, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete description thereof.

Being the same property conveyed to Jody M. Hodges by deed from Robert Thomas Parada of record in Book 8007, page 451, Register's Office, Davidson County, Tennessee.

This legal description is the same legal description in Deed of record in Book 8007 page 451, Register's Office for Davidson County, Tennessee.

STATUS OF TITLE IS NOT CERTIFIED BY CLOSING ATTORNEY.

This property is encumbered by a Deed of Trust of record in Book 807, page 454, Register's Office for Davidson County, Tennessee.

1 7 7 8 4

IDENTIFICATION

MAY 29 12 29 PM '91

5164 05/29 0101 03CHECK 254.50

nimproved ( )
s improved (X) property, known as 1409 Hemlock Avenue, Nashville, Tennessee 37216
(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 22nd day of May, 19 91

Jody M. Hodges by John M. Jordan, Attorney-In-Fact

Patricia F. Hodges by John M. Jordan, Attorney-In-Fact

XTN01W 12/88 First Data Systems, Inc 1-800-626-5427

STATE OF TENNESSEE
COUNTY OF DAVIDSON

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 purposes therein contained. Witness my hand and official seal at _____

_____, Tennessee this _____ day of _____ 19_____ .

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____

and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____

and _____ respectively of the _____

the within named bargainor, and corporation, and that _____ as such _____

and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____

as such _____, and attesting the same by the said _____

as such _____ .

Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____ .

My commission expires _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 22nd day of May, 1991, before me personally appeared John M. Jordan, to me known to be ther person who executed the foregoing instrument in behalf of Jody M. Hodges and wife, Patricia F. Hodges as their attorney in fact and acknowledged that he executed the same as the free act and deed of said Jody M. Hodges and wife, Patricia F. Hodges.

My Commission expires 11/26/94

Karen Randles
NOTARY PUBLIC

KAREN RANDLES NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

WARRANTY DEED

FROM

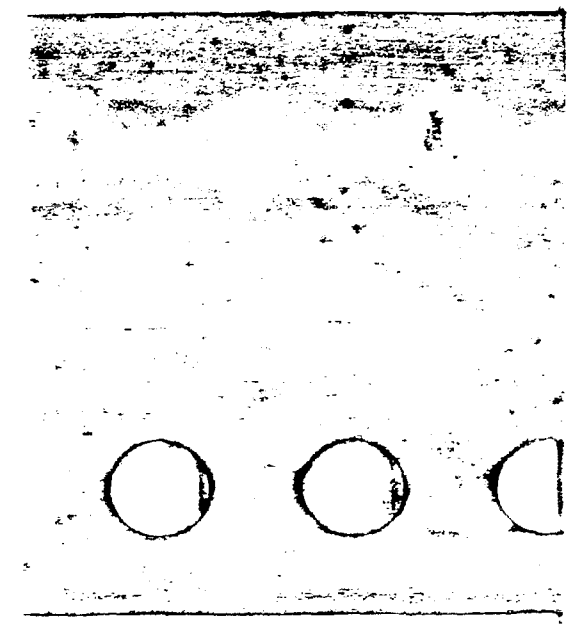
Jody M. Hodges and wife, Patricia F. Hodges

TO

Kimberly Ann Fletcher

RETURN TO:

Jordan and Associates
One Burton Hills Blvd, Ste.220
Nashville, TN 37215



OFFICIAL RECEIPT

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

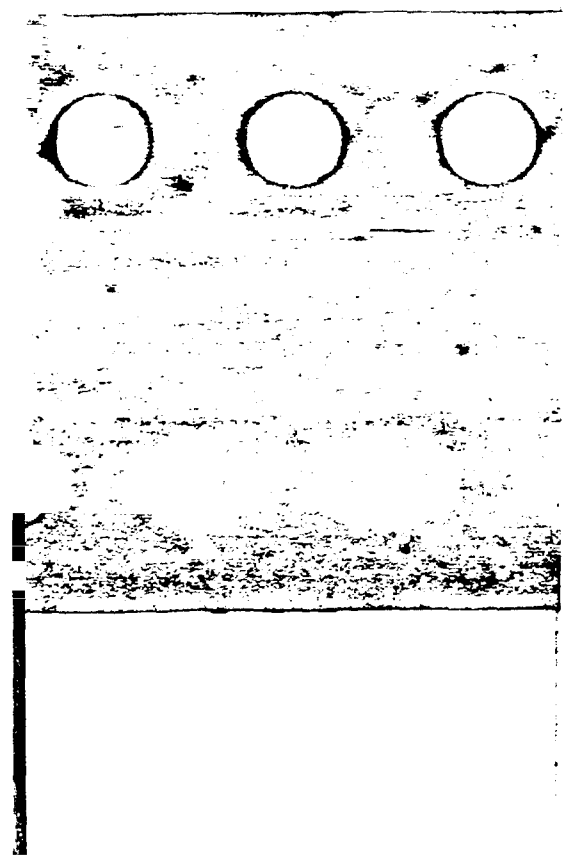
RECEIVED OF _____

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 75000.00
CON TX 247.50
PRFEE 1.00
WDEED 6.00
TOTAL 254.50
CHECK 254.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 30 0001 6164

17784

IDENTIFICATION REFERENCE

MAY 29 12 29 PM '91

No. 425723