STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 54,000.00

Michael W. Warner, Jr.
Affiant

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

Notary Public

MY COMMISSION EXPIRES: November 26, 1994
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
William D. Castleman, 101 Cumberland Avenue, Madison, Tennessee 37115

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Michael W. Warner, Jr. (NAME)	Sovran Mortgage Corporation (NAME)	LW 8530
124 Hamblen Avenue (ADDRESS)	1512 Willow Lawn Drive (ADDRESS)	53-12-31
Old Hickory, TN 37138 (CITY) (STATE) (ZIP)	Richmond, VA 23230-3479 (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, Lillie Dessie Smith Cowan , unmarried,

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Michael W. Warner, Jr. and wife, Sheryll F. Warner

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. 26 and the south one-half of Lot No. 27 of Block "C" on the Map of Life & Casualty Insurance Company Subdivison No. 3 at Old Hickory, as of record in Book 974, page 11, Register's Office for said County.

Said Lot and part of Lot adjoin and front together 90 feet on the southwesterly side of Hamblen Avenue and run back between parallel lines 175 feet to a dead line.

Being the same property conveyed to George H. Cowan and wife, Dessie S. Cowan, by deed from W. M. Crouch and wife, Lillie E. Crouch, of record in Book 1784, page 215, Register's Office for Davidson County, Tennessee. By Quitclaim Deed of record in Book 7686, page 883, said Register's Office, George Horace Cowan conveyed all his right, title and interest in subject property to Lillie Dessie Smith Cowan.
The said Dessie S. Cowan and Lillie Dessie Smith Cowan being one and the same person.

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unimproved ( )
This is improved (X) property, known as 124 Hamblen Avenue, Old Hickory, Tennessee 37138
(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 my hand this 30th day of May 19 91

Lillie Dessie Smith Cowan
Lillie Dessie Smith Cowan

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Lillie Dessie Smith Cowan

the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Madison, Tennessee, this 30th day of May, 91.

Commission expires November 26, 1994

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

WARRANTY DEED

FROM

Lillie Dessie Smith Cowan

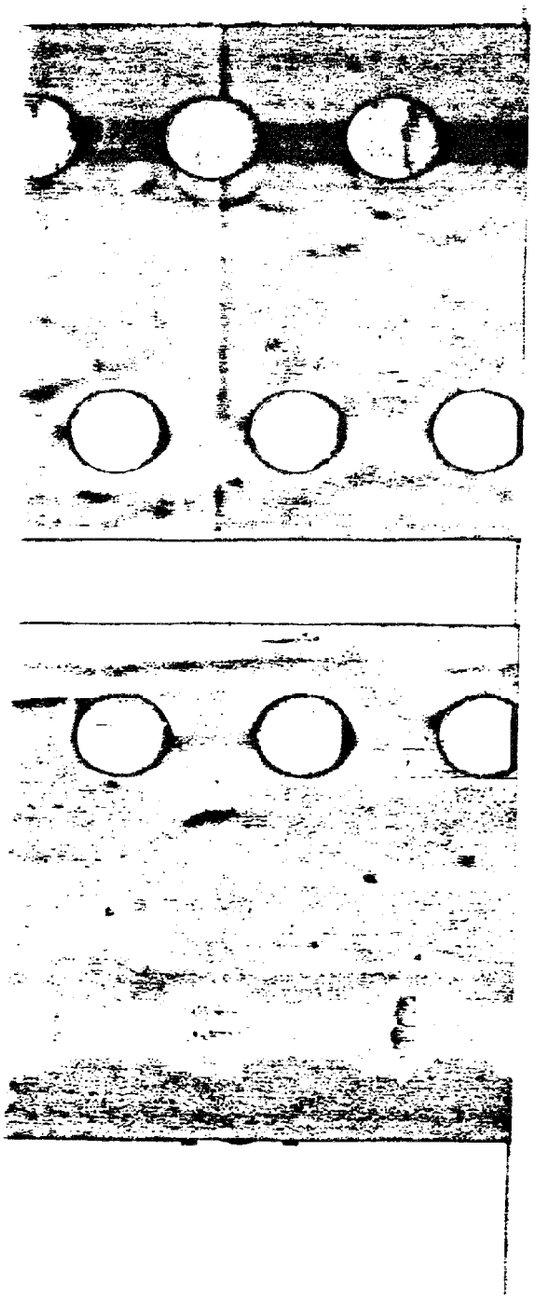
TO

Michael W. Warner, Jr. and wife, Sheryll F. Warner

RETURN TO:

William D. Castleman
101 Cumberland Avenue
Madison, Tennessee 37115

2128 06/10 0101 03CHECK 185.20



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8370 PAGE 109

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 54000.00
				CON TX 178.20
				PRFEE 1.00
				WDEED 6.00
				TOTAL 185.20
				CHECK 185.20
06/10/91		01		09:19 0001 2128

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

20786

IDENTIFICATION REFERENCE

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No. 429191