PREPARED BY (AND RETURN TO):
WILKINS & IVEY, Attorneys
2405 Crestmoor Road; P.O. Box 150157
Nashville, Tennessee 37215-0157
Ph. (615) 298-3312 - Fax. 292-8746

W & I Ref: (jcb) (Title No: 30943)
Dav. Co. File: Box 8

State of Tennessee
County of Davidson
The actual consideration or value, whichever is greater, for this transfer is: $ 68,500.00

Janet R. McNish
Affiant

Sworn and subscribed before me this
28th day of June, 1991.

Notary Public

My Comm. Expires: Oct 9, 1991

ADDRESS NEW OWNER:
Janet R. McNish
410 Huntington Ridge Drive
Nashville, Tn 37211

MORTGAGEE:
Countrywide Funding Corporation
155 N. Lake Ave., P.O. Box 7137
Pasadena, CA 91109-7137

MAP-PARCEL NUMBERS
06DU 76284, 161-11-A-068.00C

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **M. J. Penland, a single person,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Janet R. McNish, a single person,** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 68 on the plan of Huntington Ridge Townhomes, of record in Book 4675, page 9, Register's Office for said County which plan and record thereof are incorporated herein and made a part hereof by reference.

BEING the same property conveyed to M. J. Penland, unmarried, by deed from Fernando F. Segovia and Elena Olazagasti Segovia of record in Book 7242, page 878, Register's Office for Davidson County, Tennessee.

The property herein conveyed is subject to the restrictive covenants, liens and other matters set forth in Book 4729, Page 687, Book 4889, page 405 and Book 5394, page 243, said Register's Office, and to the matters set forth in the referenced Plan of record.

7444 07/ 01 03CHECK 51260-45
27.15
Jul 1 12 42 PM '91
IDENTIFICATION REFERENCE

This is improved property, known as: 410 Huntington Ridge Drive, Nashville, Tn 37211

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 28th day of June, 1991.

M. J. Penland
M. J. Penland

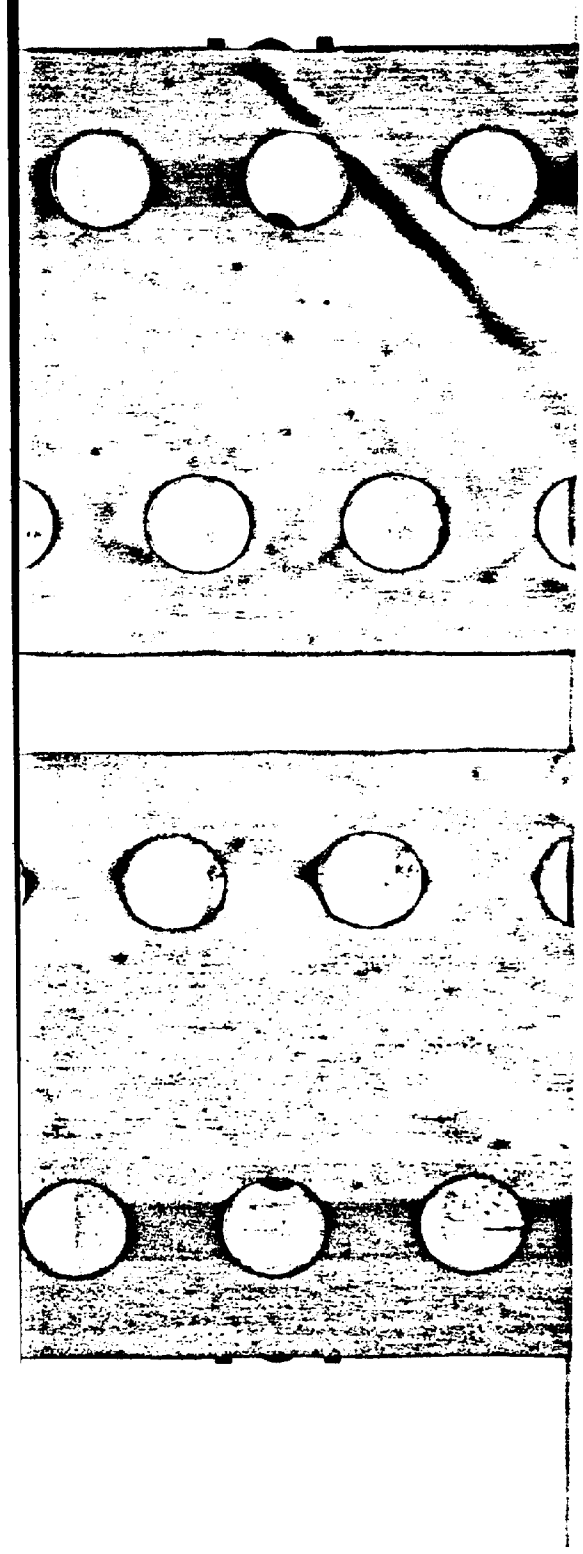
State of Tennessee
County of Davidson

On this 28th day of June, 1991, before me the undersigned authority, personally appeared M. J. Penland, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: Oct 9, 1991

Notary Public



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8387 PAGE 720

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 68500.00
CON TX 253.45
PRFEE 1.00
WDEED 6.00
TOTAL 260.45
CHECK 260.45

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/01/91 01 12:44 0001 7444

27.155.

IDENTIFICATION REFERENCE

JUL 1 12 42 PM '91

No. 436515