BOOK 8392 PAGE 960

Bot 3a

STATE OF TENNESSEE
COUNTY OF DAVIDSON The actual consideration or value whichever is greater, for this transfer is $ 65,000.00

Subscribed and sworn to before me, this the 1 day of July 19 91

My Commission expires: 11/21/92
(Affix Seal)

David J. Watkins
Affiant
Robert Greene
Notary Public

ROBERT GREENE NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY: ROBERT GREENE, ATTORNEY	
619 Woodland Street, Nashville, Tennessee 37206	
ADDRESS OF NEW OWNER: David J. Watkins, et. ux	SEND TAX BILLS TO: Citizens Fidelity Bank & Trust Co.
2423 Gardner Lane (Name)	PNC Mortgage Servicing (Name)
Nashville, TN (Street Address) 37207	Louisville, KY (Street Address) 40296
(City) (State) (Zip Code)	(City) (State) (Zip Code)
MAP & PARCEL NO. 70-4-22	FIELD BOOK NO. 3DA36295

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATION; THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, Crestar Mortgage Corporation

HEREINAFTER CALLED GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO David J. Watkins and wife Sandra L. Watkins

HEREINAFTER CALLED GRANTEE(S), THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO LOCATED IN Davidson COUNTY, STATE OF TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Land in Davidson County, Tennessee, being Lot No. 40 on the Plan of Haynes Heights, Section II, as of record in Book 2331, pages 58 & 59, Register's Office for said County.

Said Lot No. 40 fronts 131.7 feet on the northeasterly side of Gardner Lane, and runs back 115 feet on the northwesterly line and 180 feet on the southeasterly line to a dead line in the rear, measuring 146.8 feet thereon.

Being the same property conveyed to Crestar Mortgage Corporation by deed from Michael J. Philbin, Successor-Trustee of record in Book 8139, page 182, Register's Office for Davidson County, Tennessee.

29987

REGISTER'S OFFICE

Jul 8 2 14 PM '91

9581 07/08 0101 03CHECK 247.50

THIS IS ____ IMPROVED PROPERTY KNOWN AS 2423 Gardner Lane, Nashville, TN

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenance, 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 in 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 28th day of June, 19 91

Crestar Mortgage Corporation

BY: _____
George L. Edwards, Vice President

State of Tennessee
County of_____

On this_____day of_____, 19_____, before me personally appeared _____ to me known to be the person(s) described in or proved to me on the basis of satisfactory evidence, and who executed the foregoing instrument, and who acknowledged the execution of the same to be_____free act and deed.

Witness my hand and official seal.
My Commission expires:

_____ _____
Notary Public

State of Tennessee
County of_____

On this_____day of_____, 19_____, before me personally appeared _____ to me known to be the person(s) described in or proved to me on the basis of satisfactory evidence, and who executed the foregoing instrument, and who acknowledged the execution of the same to be_____free act and deed.

Witness my hand and official seal.
My Commission expires:

_____ _____
Notary Public

WARRANTY DEED

State of Tennessee
County of _____

On this_____day of_____, 19_____, before me personally appeared_____to me known or proved to me on the basis of satisfactory evidence to be the person who executed the foregoing instrument in behalf of _____and acknowledged that _____executed the same as the free act and deed of _____.

Witness my hand and official seal.
My commission expires:

_____ _____
Notary Public

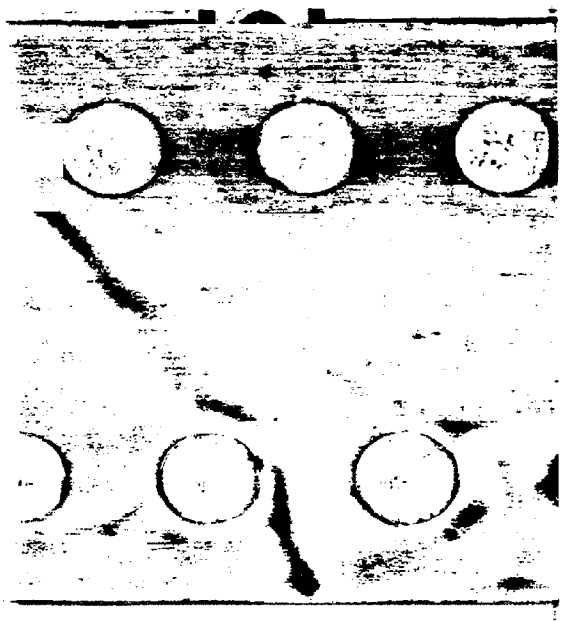
State of Virginia
City of Richmond

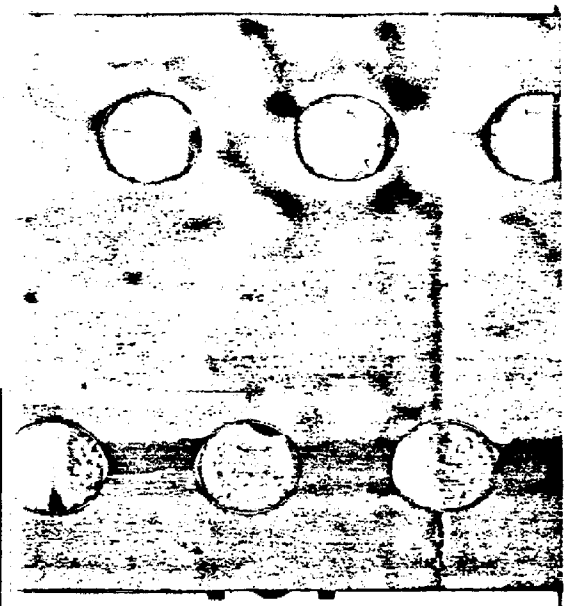
Before me, Deborah A. Martin personally appeared George L. Edwards, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he is Vice xxxx to be president (or other officer authorized to execute the instrument) of the Crestar Mortgage Corporation, the within named bargainor, a corporation, and that he as such Vice President, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by George L. Edwards as Vice President.

Witness my hand and official seal.
My commission expires: 9/14/92

DEBORAH A. MARTIN NOTARY PUBLIC CITY OF RICHMOND VIRGINIA

Stephanie L. Brompan _____ Deborah A. Martin
Notary Public





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 65000.00
CON TX 240.50
PRFEE 1.00
WDEED 6.00
TOTAL 247.50
CHECK 247.50
07/08/91 01 14:14 0001 9581

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

28987

IDENTIFICATION REFERENCE

JUL 8 2 14 PM '91

No. 438621