THIS INSTRUMENT PREPARED BY: Mail

WATTS, UNDERWOOD & RUBENFELD, ATTORNEYS
2000 Richard Jones Road, Suite 150
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this, transfer is $56,000.00.

Affiant

Subscribed and sworn to before me this 30th day of July, 1991.

Notary Public

My Commission Expires:

Address New Owner:	Send Tax Bills to:	Map & Parcel Nos.
DARRYL E. WATTS JAN RENE WATTS 2707 Druid Drive Nashville, Tennessee 37206	ATLANTIC COAST MORTGAGE COMPANY 12700 Fair Lakes Circle Suite 400 Fairfax, Virginia 22033	MAP 119-10 PARCEL 55 06DA 34081

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of FIFTY SIX THOUSAND AND 00/100 DOLLARS ($56,000.00), cash in hand paid by the hereinafter named Grantees, the receipt of which is hereby acknowledged, I, **ROBERT L. McCULLOUGH, JR.**, hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto **DARRYL E. WATTS and wife, JAN RENE WATTS,** 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:

BEING Lot No. 3 on the Plan of A. S. Johnson Subdivision, of record in Book 1835, page 106, Register's Office for Davidson County, Tennessee.

SAID Lot No. 3 fronts 73.2 feet on the northerly margin of Druid Drive and extends back 200.0 feet on the easterly line and 195.0 feet on the westerly line to a dead line in the rear, measuring 92.0 feet thereon.

BEING the same property conveyed to Robert L. McCullough, Jr., by quitclaim deed from Zebee Faye McCullough of record in Book 6191, page 399, Register's Office for Davidson County, Tennessee.

This is improved property known as 2707 Druid Drive, Nashville, Tennessee 37210.

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.

GRANTOR COVENANTS with the said GRANTEES that he is lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantees.

2. Matters shown on the Plan of A. S. Johnson Subdivision, of record in Book 1835, page 106, as amended in Book 2099, page 531, Register's Office for Davidson County, Tennessee.

GRANTOR FURTHER COVENANTS and binds himself, his 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.

IN WITNESS WHEREOF I have hereunto set my hand on this the 30th day of July, 1991.

Robert L McCullough Jr
ROBERT L. McCULLOUGH, JR.

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 ROBERT L. McCULLOUGH, JR., the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 30th day of July, 1991.

Notary Public

My Commission Expires:

2-21-94

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE MITCHELL A. WATTS

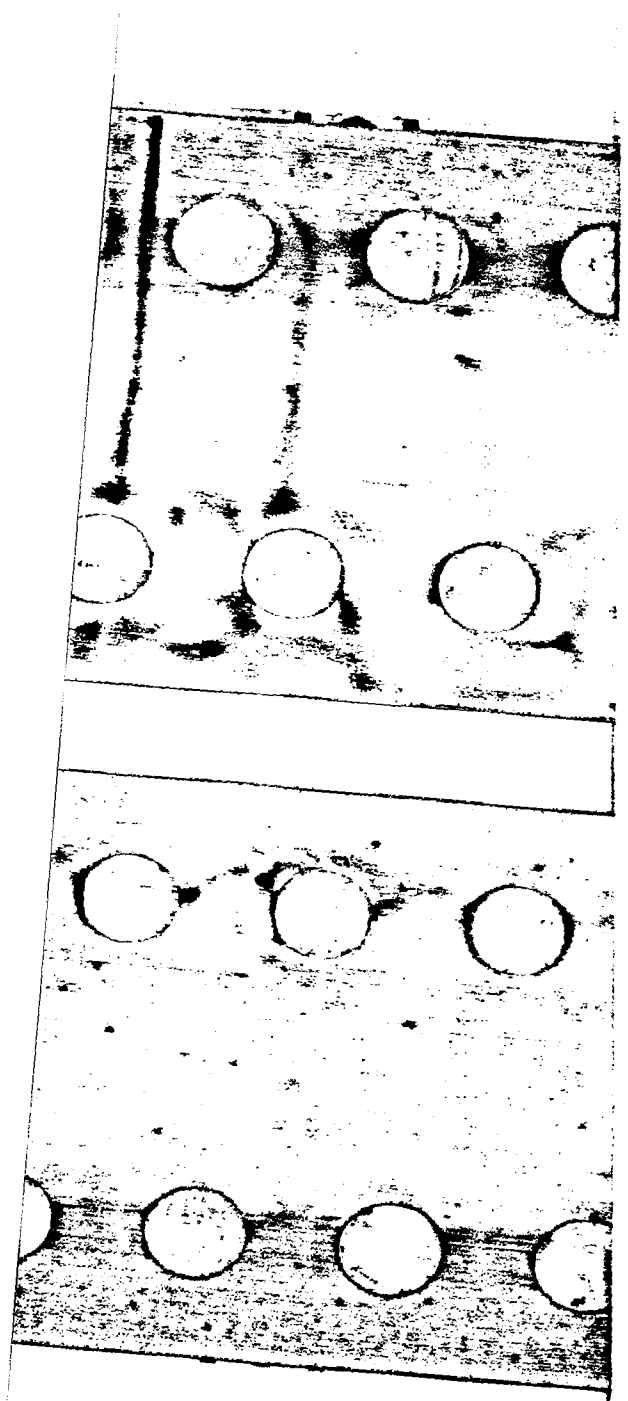
3 5 4 5 6

IDENTIFICATION REFERENCE

AUG 1 10 15 AM '91

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY, TN

9396 08/01 0101 03CHECK 214.20



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8410 PAGE 537

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 56000.00
				CON TX 207.20
				PRFEE 1.00
				WDEED 6.00
				TOTAL 214.20
				CHECK 214.20
08/01/91	01			10:17 0001 9396

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

3545.6.

IDENTIFICATION REFERENCE

Aug 1 10 15 AM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 445994