Box1

FORM NO. WD-1

BOOK 8484 PAGE 731

STATE OF TENNESSEE
COUNTY OF DAVIDSON } At Large

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 71,904.21

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 8th DAY OF November, 19 91

Notary Public

MY COMMISSION EXPIRES: October 9, 1995

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Gary B. Fisher, Attorney, 2711 Murfreesboro Rd. #105, Antioch, TN 37013
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	Mortgagee: and Send Tax Bill To:	MAP-PARCEL NUMBERS
Thomas L. Carney (NAME)	Independence One Mortgage Corp. (NAME)	059-10-0
712 Eric Drive (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 5076 (STREET ADDRESS)	308.00
Nashville, TN 37207 (CITY) (STATE) (P. O. ZIP)	Southfield, MI 48086-5076 (CITY) (STATE) (ZIP)	13DA 69138

FOR AND IN 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, Gerald M. Howse and wife, Tracey G. Howse

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Thomas L. Carney and wife, Quinetine L. Carney

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. 2 on the Plan of Haynes Manor, Section 9, Phase 1, of record in Plat Book 6900, Page 771, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Gerald M. Howse and wife, Tracey G. Howse by deed of record in Book 7931, Page 342, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

This conveyance is subject to a certain Deed of Trust securing the payment of a promissory note to American National Financial of record in Book 7931, Page 345, and assigned to Independence One Mortgage Corp. said Register's Office with a present unpaid balance of approximately $68,904.21, which the Grantees herein hereby assume and agree to pay. The escrow account in connection with said loan is hereby transferred to Grantee.

The grantee futher assumes the obligation of the grantor and/or original mortgagor under the terms of any instrument, regulations or laws creating the loan to indemnify the Department of Veterans Administration or Federal Housing Administration to the extent of any claim of payment arising from the guaranty or insurance of the indebtedness.

This is unimproved / improved property, known as 712 Eric Drive, Nashville, TN 37207
(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 8th day of November, 19 91

Gerald M. Howse

Gerald M. Howse

Tracey G. Howse

Tracey G. Howse

STATE OF TENNESSEE
Davidson County

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~~xxxxxx~~
At large

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Gerald M. Howse and wife, Tracey G. Howse

the bargainors, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Antioch, Tennessee, this 8th day of November, 19 91.

Notary Public

Commission Expires October 9, 1995

STATE OF TENNESSEE
Davidson County

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

with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the _____ of the _____ a corporation, and that he as such _____, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as _____.

Witness my hand and official seal at _____, _____, this _____ day of _____, 19____.

_____ Notary Public

Commission Expires _____

WARRANTY DEED

FROM
Gerald M. Howse and wife, Tracey G. Howse

TO
Thomas L. Carney and wife, ~~Quinetine L. Carney~~

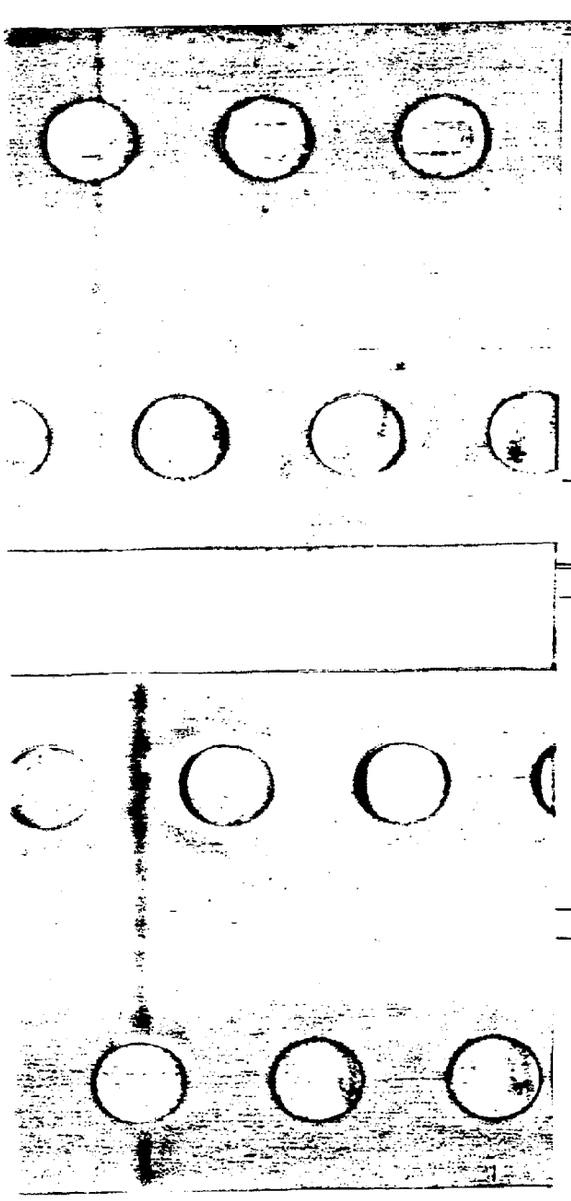
Guaranty Title and Escrow Co.
Suite 105, Priest Lake Professional Building
2711 Murfreesboro Road
Antioch, Tennessee 37013
Phone (615) 367-0595
Phone (615) 367-0697

6.1.6.1.9

IDENTIFICATION REFERENCE

Nov 13 11 53 AM '91

8871 11/13 0101 03CHECK 273.03



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 TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	71904.21
CON TX	266.03
PRFEE	1.00
WDEED	6.00
TOTAL	273.03
CHECK	273.03

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

11/13/91 01 11:54 0001 8871

6 1 6 1 9

IDENTIFICATION REFERENCE

Nov 13 11 53 AM '91

No. 475981