Name and Address of Owner(s):
Jerry C. Gowen
132 Pepper Ridge Circle
Antioch, Tennessee 37013

Prepared By:
Blankenship and Blankenship
815 South Church Street
Murfreesboro, TN 37130

Send Tax Bills To:
Sears Mortgage Corporation
P.O. Box 990
Riverwoods, IL 60015

Map and Parcel Nos.:
Map No. 149-5-A
Parcel No. 132 CO

BOOK 8529 PAGE 863

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, H M PROPERTIES, INC., a Tennessee Corporation, hereinafter called the Grantor, has this day bargained and sold, and by these presents does transfer and convey unto JERRY C. GOWEN a single person, hereinafter called the Grantee, his heirs and assigns, a certain condominium apartment in Davidson County, Tennessee, described as follows, to-wit:

Unit No. 132 of PEPPER RIDGE CONDOMINIUMS, PHASE IV, a horizontal property regime located on Una Antioch Pike, Antioch, Davidson County, Tennessee as described in the Third Annexation of Land of Pepper Ridge Condominiums, Phase IV, of record in Book 8297, page 251, of the Register's Office for Davidson County, Tennessee, and as shown on the plat of Pepper Ridge Condominiums, Phase IV, of record in Book 7900, page 257, said Register's Office. Said annexation subjects that property known as Pepper Ridge Condominiums, Phase IV, to the Master Deed and Declaration of Covenants, Conditions, and Restrictions dated Feburary 5, 1988, and recorded on Feburary 9, 1988, in Book 7466, page 248, said Register's Office, and thereby submits said property to the Horizontal Property Act of the State of Tennessee, to all of which reference is hereby made. The easements, restrictions, conditions and regulations immposed upon and relating to the property, apartments, owners and tenants of Pepper Ridge Condominiums contained in the Master Deed and By-Laws appended thereto, of record in Book 7466, page 248, said Register's Office, and by the Third Annexation of Land of record in Book 8297, page 251, said Register's Office are incorporated in this deed by reference and made a part of the same as though copied herein.

Being a part of the same property conveyed to H M Properties, Inc. by deed from Harold Moore and wife, Elizabeth P. Moore of record in Book 7412, page 517, and submitted to the regime of Pepper Ridge Condominiums by deed of record in Book 7466, page 248, and by Third Annexation of Land of record in Book 8297, page 251, all of said Register's Office.

This conveyance is made subject to all applicable easements and restrictions of record and to the Master Deed and Declaration of Covenants, Conditions, and

Restrictions of Pepper Ridge Condominiums of record in Book 7466, page 248, Register's Office for Davidson County, Tennessee, and to all items contained on the plat of Pepper Ridge Condominiums, Phase IV, of record in Book 7900, page 257, all in said Register's Office.

This is improved property known as 132 Pepper Ridge Circle, Antioch, Tennessee 37013.

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

Grantor does hereby covenant with the said Grantee that it is lawfully seized and possessed of said parcel of real estate, has a good right to convey it, and the same is unencumbered except for the lien of 1992 real property taxes, which taxes are to be prorated between the parties herein, and except as otherwise set out herein. Grantor does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to the said real estate to the said Grantee, his 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 10th day of January, 1992.

H M PROPERTIES, INC.

BY: Russ Chandler
Russ Chandler, Vice President

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Russ Chandler, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be Vice President of H M Properties, Inc., the within named bargainor, a corporation, and that he as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as Vice President.

Witness my hand and official seal in Nashville, Tennessee, this 10th day of January, 1992.

BOOK 8529 PAGE 870

Notary Public

My commission expires: 6-19-95

A F F I D A V I T

I do hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $72,900.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me, this 10th day of January, 1992.

Notary Public

My commission expires: 6-19-95

Y3-wd.jg wd.jg1
12-16-91

7438 01/16 0101 03CHECK 279.73

7.7.189

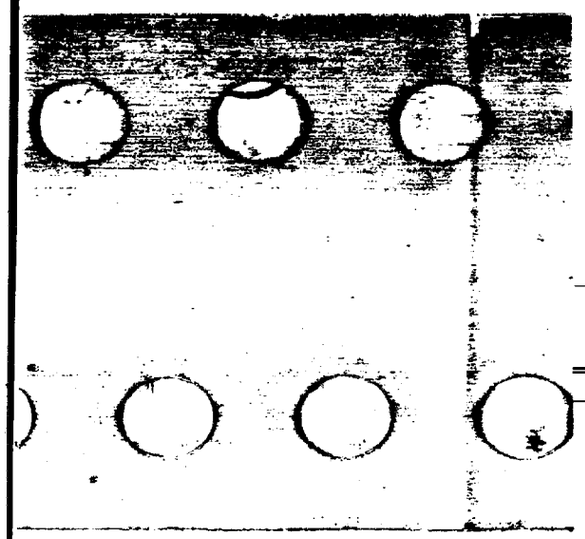
IDENTIFICATION REFERENCE

JAN 16 10 55 AM '92

FELIX Z. WILSON, JR. REGISTER
DAVIDSON COUNTY, TN

MAIL ENV.

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



RECEIVED OF _____

FOR _____

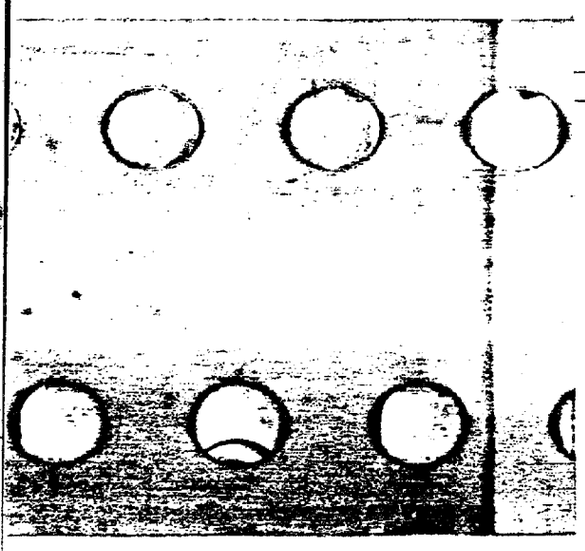
BOOK 8529 PAGE 871

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 72900.00
CON TX 269.73
PRFEE 1.00
WDEED 9.00
TOTAL 279.73
CHECK 279.73

01/16/92 01 10:54 0001 743[illegible]



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

7.7.189

IDENTIFICATION REFERENCE

JAN 16 10 55 AM '92

FELIX Z. WILSON, II

No. 493840