STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 71,378.14

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th DAY OF January, 19 92

Notary Public

MY COMMISSION EXPIRES: 11/26/94
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
William D. Castleman, 101 Cumberland Avenue, Madison, Tennessee 37115

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Sherry D. Garland (NAME)	SIM Mortgage Company (NAME)	11D 44820
116 Randy Road (ADDRESS)	2355 Stemmons Freeway Suit3 600 (ADDRESS)	43-15-34
Madison, Tennessee 37115 (CITY) (STATE) (ZIP)	Dallas, Texas 75207 (CITY) (STATE) (ZIP)	

FOR AND 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, Charles D. Whiddon and Deborah Lea Whiddon, both unmarried,

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Sherry D. Garland

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. 49 on the Plan of Rainbow Terrace, Section 3, of record in Book 2133, page 72, Register's Office for said County, to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to Charles D. Whiddon and wife, Deborah Lea Whiddon, by deed from R. Douglas Cutler and wife, Catherine S. Cutler, of record in Book 6564, page 394, Register's Office for Davidson County, Tennessee; the said Charles D. Whiddon and wife, Deborah Lea Whiddon having since divorced.

It is hereby agreed and understood that the within named Grantee does hereby agree to assume and promise to pay the unpaid balance of a certain indebtedness in the original principal amount of $57,141.00 payable to Tennessee Housing Development Agency, and secured by a Deed of Trust of record in Book 6564, page 394, Register's Office for said County, to which reference is here made for complete terms and conditions thereof;

unimproved ( )
This is improved (X) property, known as 116 Randy Road, Madison, Tennessee 37115
(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 15th day of January, 19 92

Charles D. Whiddon
Charles D. Whiddon

Deborah Lea Whiddon
Deborah Lea Whiddon

STATE OF TENNESSEE
COUNTY OF DAVIDSON

BOOK 8539 PAGE 91

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Charles D. Whiddon and Deborah Lea Whiddon

the bargainor, S, 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 Madison, Tennessee, this 15th day of January, 19 92.

Commission expires

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

Notary Public

8U495

IDENTIFICATION REFERENCE

Jan 30 2 27 PM '92

DAVIDSON COUNTY, TN

WARRANTY DEED

FROM

Charles D. Whiddon and Deborah Lea Whiddon

TO

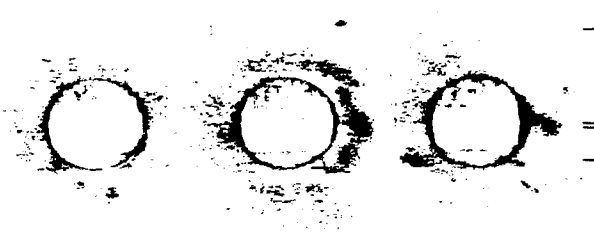
Sherry D. Garland

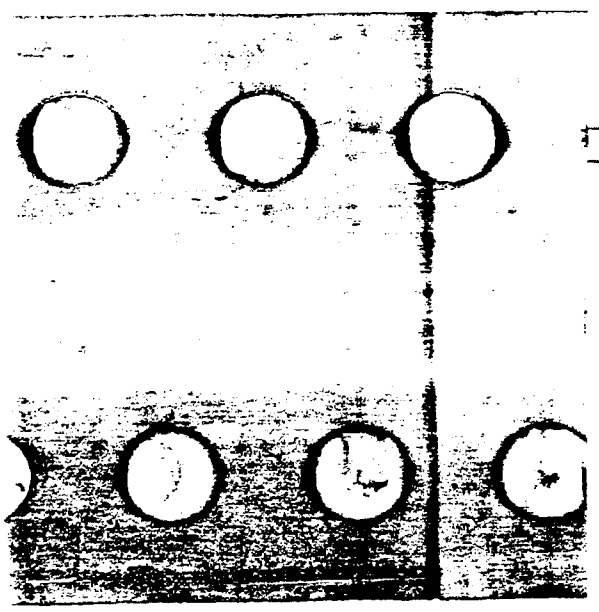
RETURN TO:

William D. Castleman
101 Cumberland Avenue
Madison, Tennessee 37115

271.18 MORTGAGE TAX 0.00 TAX







OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8539 PAGE 92

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 71378.14
CON TX 264.18
PRFEE 1.00
WDEED 6.00
TOTAL 271.18
CHECK 271.18

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 001 1304

80495

IDENTIFICATION REFERENCE

JAN 30 3 27 PM 19

DAVIDSON COUNTY, TN

No. 497649