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Box 1

FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON } At Large

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 52,254.67

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF April 19 92

Notary Public

MY COMMISSION EXPIRES: Oct 18 1992

(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
JoAnn Bourdon (NAME)	Independence One Mortgage Corporation (NAME)	150-07-0
3406 Doriswood Court (STREET ADDRESS OR ROUTE NUMBER)	P. O. BOX 5076 (STREET ADDRESS)	285.00
Antioch, TN 37013 (CITY) (STATE) (P. O. ZIP)	Southfield, MI 48086-5076 (CITY) (STATE) (ZIP)	02DX 04915

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, J. David Apple and wife, Karen M. Apple

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO JoAnn Bourdon, unmarried

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. 37A on the Plan of Lakeshore Woods, Section Three, of record in Plat Book 6250, Page 166, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to J. David Apple and wife, Karen M. Apple by deed of record in Book 6492, Page 537, 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 Sears Mortgage Corporation of record in Book 7205, Page 953, and assigned to Independence One Mortgage Corporation, said Register's Office with a present unpaid balance of approximately $52,254.67, 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 assumes the personal obligation of the grantor and/or original mortgagor under the terms of the Note and 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.

If Grantee sales property prior to 6-1-97 the first Deed of Trust may not be assumed without buyer qualification and release of Liability of grantors.

This is improved (XX) unimproved ( ) property, known as 3406 Doriswood Court, Antioch, TN 37013
(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 28th day of April, 19 92

J. David Apple

Karen M. Apple

STATE OF TENNESSEE
~~Davidson County~~
At Large

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Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named J. David Apple and wife, Karen M. Apple

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 30th day of April, 19 92.

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
J. David Apple and wife, Karen M. Apple

TO
JoAnn Bourdon, unmarried

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

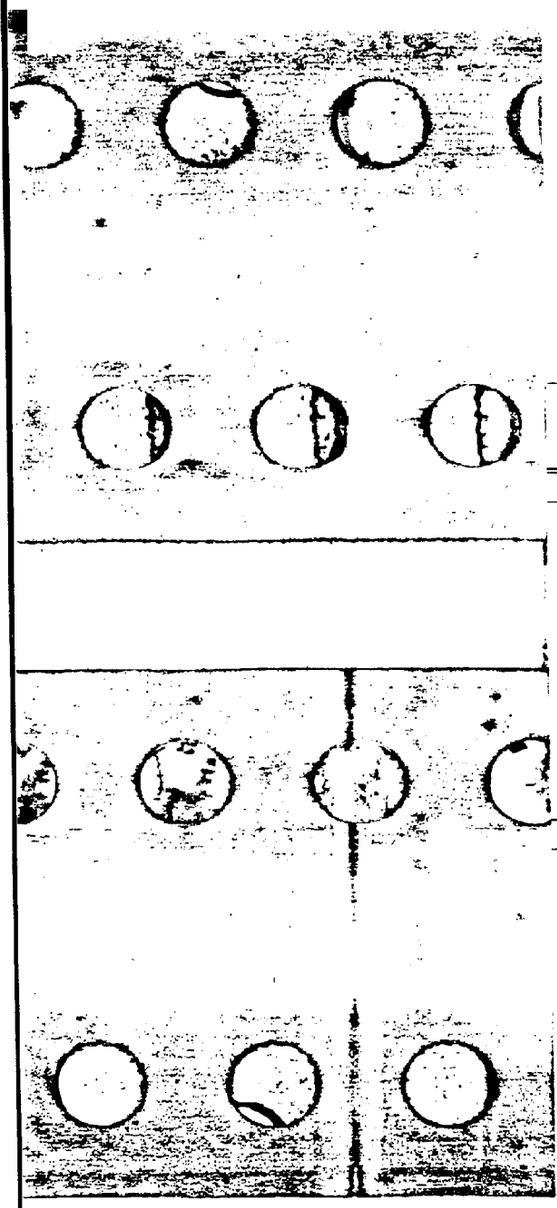
4289 05/06 0101 03CHECK 206.06

IDENTIFICATION REFERENCE

MAY 6 2 36 PM '92

ELIA Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

08106



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 53754.67
				CON TX 199.06
				PRFEE 1.00
				WDEED 6.00
				TOTAL 206.06
				CHECK 206.06
05/06/92	01			14:36 0001 4286

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08106

IDENTIFI REFERENCE

MAY 6 2 36 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 528544