Ex 1

FORM NO. WD-1

BOOK 8631 PAGE 542

STATE OF TENNESSEE }
COUNTY OF DAVIDSON } At Large

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $55,455.54

Affiant

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

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
Sandra M. Way (NAME)	OLIVER (NAME)	086-12-0
441 Rockwood Drive (STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	16.00
Hermitage, TN 37076 (CITY) (STATE) (P. O. ZIP)	(CITY) (STATE) (ZIP)	04D 13091

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, John W. Hawkins, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Sandra M. Way, unmarried

[illegible] 212.35

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. 13 on the Plan of Hermitage Woods, Section 3, of record in Plat Book 5050, Page 110, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to John W. Hawkins, unmarried by deed of record in Book 6857, Page 605, 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 Jane Fakes of record in Book 6857, Page 608, and assigned to Lomas Mortgage said Register's Office with a present unpaid balance of approximately $49,955.54, 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.

This instrument is executed on behalf of John W. Hawkins by L.B. Hawkins as his Attorney-In-Fact pursuant to recorded Power of Attorney of record in Book 8631, Page 541, in the Register's Office for Davidson County, Tennessee.

This is unimproved ( ) improved (XX) property, known as 441 Rockwood Drive, Hermitage, TN 37076
(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 my hand this 15th day of May, 19 92

John W. Hawkins - John W. Hawkins by L.B. Hawkins

STATE OF TENNESSEE
Davidson County
XXXXXX
At Large

BOOK 8631 PAGE 543

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named John W. Hawkins, unmarried

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 at Antioch, Tennessee, this 15th day of May, 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_____

MAY 21 2 51 PM '92

IDENTIFICATION

REFERENCE

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

9336

WARRANTY DEED

FROM
John W. Hawkins, unmarried

TO
Sandra M. May, unmarried

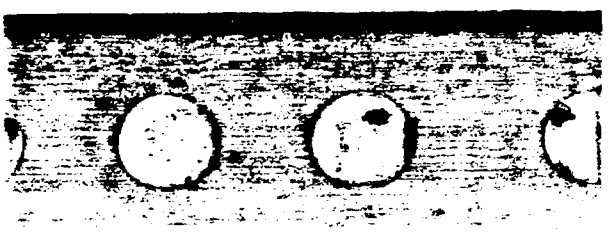
STATE OF TENNESSEE
COUNTY OF AT LARGE

On this 15th day of May, 1992, before me personally appeared L.B. Hawkins, the person who executed the foregoing instrument on behalf of John W. Hawkins, and acknowledged that he executed the same as the free act and deed of the said John W. Hawkins, through Power of Attorney granted him by the said John W. Hawkins.

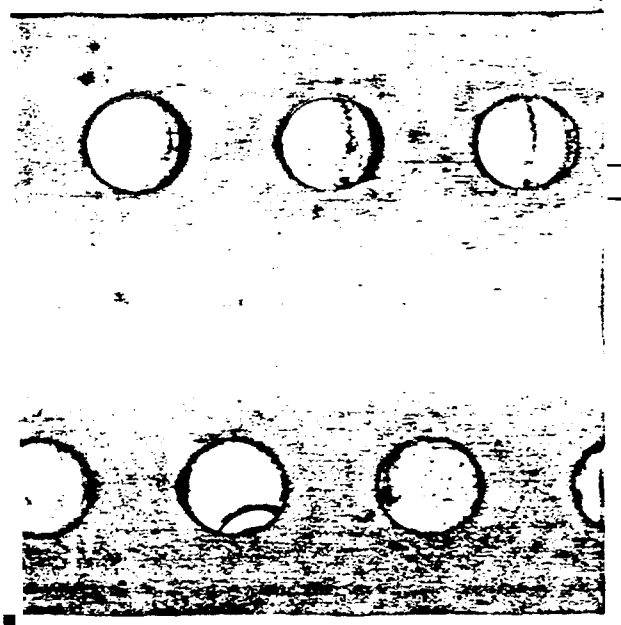
Commission Expires:10-9-95

Notary Public

NOTARY PUBLIC AT LARGE







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 55455.54
CON TX 205.35
PRFEE 1.00
WDEED 6.00
TOTAL 212.35
CHECK 212.35

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

12336

IDENTIF. TREFERENCE

MAY 21 2 51 PM 92

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY TN

21 92 01 14:51 0001 9035

No. 533209