BOX 23

Address New Owner:	Send Tax Bills To:	Map/Parcel
Michael B. Cross 319 CHARMAINE CT. ANTIOCH, TN 37013	Shearson Lehman Hutton Mtg PO Box 9020 San Bernardino CA 924270020	Map 149-5 Parcel 9

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WARRANTY DEED

FOR AND IN CONSIDERATION OF TEN DOLLARS cash in hand paid by the hereinafter named Grantee, the assumption of the existing deed of trust of record, and other good and valuable considerations. the receipt of which is hereby acknowledged, CINDY E. HOUSTON, unmarried, hereinafter called the Grantor, has bargained and sold and by these presents does transfer and convey unto MICHAEL B. CROSS, hereinafter called the Grantee, his heirs and assigns, a certain tract or parcel of land in the County of Davidson, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 114 on the Plan of Barclay Square, Section II, of record in Plat Book 4660, page 124, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

BEING THE SAME property conveyed to Cindy E. Houston, unmarried, by deed from Steve W. Brady and wife, Phyllis M. Brady, of record in Book 6817, Page 346, said Register's Office.

THIS PROPERTY is conveyed subject to all matters shown on the Plan of record in Book 4660, Page 124, said Register's Office; Restrictive covenants, easements and matters contained in an instrument of record in Book 4847, Page 830, said Register's Office; the existing Deed of Trust hereby assumed; and to all applicable local government planning, building and zoning regulations.

THIS IS improved property known as 319 Charmaine Court, Antioch, Tennessee 37013. Also conveyed by this instrument are the stoves, refrigerators, air conditioners, wood stove and garage work-bench-and-accessories at said premises. Except for the general warranties set forth in this deed, this property and improvements are sold in "AS IS" condition, without any other representation or warranties of any kind, express or implied, including, without limitation, representation or warranty of merchantability or of fitness for any particular purpose. Possession is to be given on June 7, 1992; Grantee to collect rent(s) beginning in July, 1992.

IT IS AGREED and understood that the above-named Grantee, as part of the consideration of this conveyance, hereby expressly assumes and agrees to pay the remaining unpaid balance of a deed of trust of record in Book 6817, Page 349, said Register's Office, the indebtedness secured thereby and obligations contained therein, and under the terms of the instruments creating said loan. Grantee also hereby expressly agrees to indemnify and hold Grantor harmless to the extent of any claim arising from the breach, nonpayment and/or nonperformance of the obligations regarding the indebtedness above mentioned, this agreement of assumption being evidenced by acceptance of this Deed.

TO HAVE AND TO HOLD the said real estate, with the appurtenances, estate, title and interest thereto belonging to the said MICHAEL B. CROSS, his heirs and assigns, forever.

AND GRANTOR COVENANTS that she is lawfully seized and possessed of said real estate, in fee simple, that she has a good and valid right to convey it and that the same is unencumbered unless otherwise herein set out.

AND GRANTOR DOES further covenant and bind herself, her heirs and assigns, to warrant and forever defend the title to

the said real estate against the lawful claims of all persons whomsoever.

WHENEVER 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 hands on this 5TH day of June, 1992.

Cindy E. Houston
CINDY E. HOUSTON, unmarried

Agreed to and accepted by:

Michael B. Cross
MICHAEL B. CROSS

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $69,151.91.

Michael B. Cross
AFFIANT

Sworn to and subscribed before me this 5TH day of June, 1992.

NOTARY PUBLIC

My commission expires: 5/22/93.

DAVID COLEMAN NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Cindy E. Houston, unmarried, the bargainor, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee, this 5TH day of June, 1992.

NOTARY PUBLIC

My commission expires: 5/22/93.

DAVID COLEMAN NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Michael B. Cross, 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 Brentwood, Tennessee, this 5TH day of June, 1992.

NOTARY PUBLIC

My commission expires: 5/22/93.

DAVID COLEMAN NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

This instrument was prepared by:
David Coleman, Attorney
9000 E. Church St. B-102
Brentwood, TN 37027

IDENTIF. REFERENCE
JUN 8 11 08 AM '92
17431
26.00
0101 03CHECK
263.04

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 69151.91
CON TX 256.04
PRFEE 1.00
WDEED 6.00
TOTAL 263.04
CHECK 263.04

06/08/92 01 11:05 0001 9086

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

17431

IDENTIF. REFERENCE

JUN 8 11 08 AM '92

DAVIDSON COUNTY TN.

No. 538864