12, 1

FORM NO. WD-1

BOOK 8661 PAGE 876

STATE OF TENNESSEE }
COUNTY OF DAVIDSON } At Large

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 60,411.97

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF June 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
Denford L. Owens (NAME)	Real Estate Financing, Inc. (NAME)	136.13-0
2705 Park Dale Drive (STREET ADDRESS OR ROUTE NUMBER)	605 South Perry Street (STREET ADDRESS)	146.00
Nashville, TN 37217 (CITY) (STATE) (P. O. ZIP)	Montgomery, Alabama 36101-0669 (CITY) (STATE) (ZIP)	02DX 01262

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, Kirk Edward Smith and Adele Diane Smith, unmarried persons

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Denford L. Owens and wife, Vicky L. Owens

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. 6 on the Plan of Park Dale Subdivision, of record in Plat Book 6200, Page 597, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Kirk Edward Smith and Adele Diane Smith, unmarried persons by deed of record in Book 7653, Page 745, 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 Bailey Mortgage Company of record in Book 7503, Page 786, and assigned to Real Estate Financing, Inc. said Register's Office with a present unpaid balance of approximately $75,511.97, 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 Kirk Edward Smith by Danny B. Wood as his Attorney-In-Fact pursuant to recorded Power of Attorney of record in Book 8064 Page 813 in the Register's Office for Davidson County, Tennessee.

This is improved (XX) unimproved ( ) property, known as 2705 Park Dale Drive, Nashville, TN 37217
(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 hands this 24th day of June, 19 92

Kirk Edward Smith
By:

Danny B. Wood, Attorney-in-fact

Adele Diane Smith

STATE OF TENNESSEE
Davidson County
xxxxxx
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 ~~____ ____~~ Adele Diane Smith,

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 Antioch, Tennessee, this 24th day of June, 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 _____

U 2 4 TREE [illegible] 15 [illegible]

5434 06/26 0101 03CHECK 304.48

WARRANTY DEED

FROM

Kirk Edward Smith and Adele Diane Smith, unmarried persons

IDENTIF

TO

Denford L. Owens and wife, Vicky L. Owens

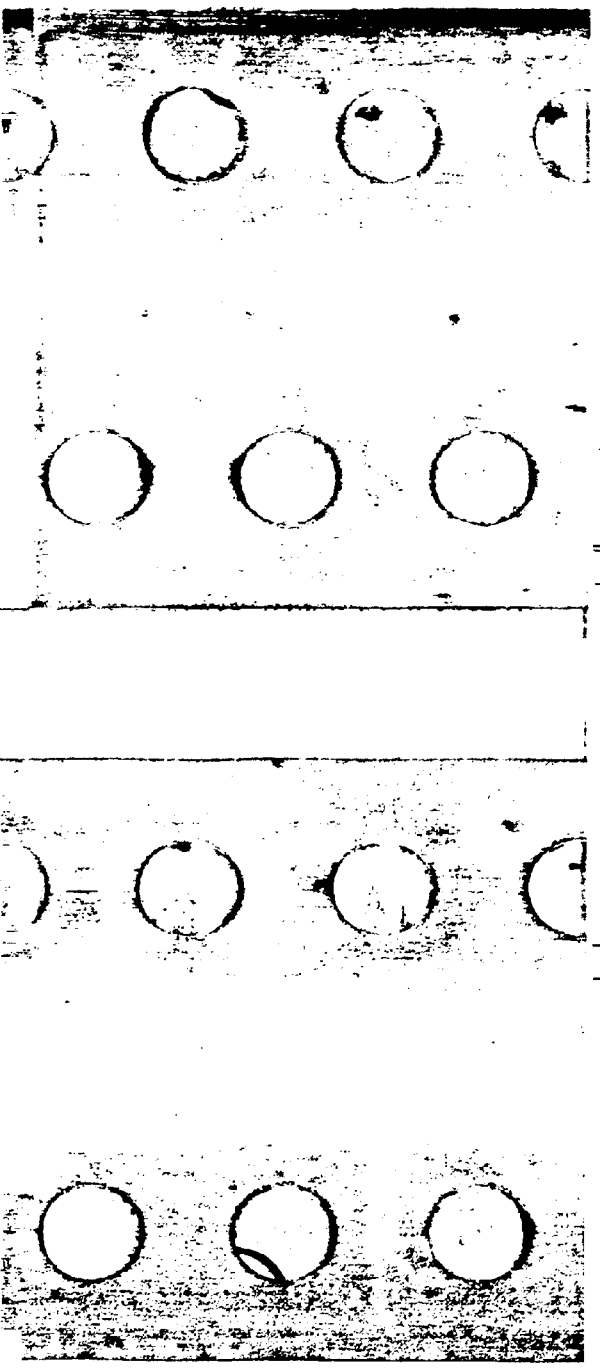
STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 24th day of June, 1992 before me personally appeared Danny B. Wood the person who executed the foregoing instrument on behalf of Kirk Edward Smith and acknowledged that he executed the same as the free act and deed of the said Kirk Edward Smith through Power of Attorney granted him by the said Kirk Edward Smith.

Notary Public

Commission Expires:10-9-95

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



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 80411.97	
			CON TX 297.48	
			PRFEE 1.00	
			WDEED 6.00	
			TOTAL 304.48	
			CHECK 304.48	
06/26/92	01		12:16 0001 5434	

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

23024

IDENTIF. REFERENCE

JUN 25 12 15 PM '92

FELIX Z. WILSON
DAVIDSON COUNTY TN.

No. 545137