WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **TEN ($10.00) DOLLARS**, cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which is hereby acknowledged, **WE, KENNETH HOWARD HOLLAND** and wife, **LOIS MAE HOLLAND**, hereinafter called the Grantors, have this day bargained and sold and by these presents do hereby transfer and convey unto **PHYLLIS A. GARRETT**, hereinafter called the Grantee, her heirs and assigns, a certain tract or parcel of land, lying located and being in DAVIDSON County, State of Tennessee, described as follows, to-wit:

BEING LOT NO. 89 on the Plan of Section Two, Cedarwood Estates, as shown and of record in Plat Book 4860, page 58, Register's Office for Davidson County, Tennessee, said Lot No. 89 extends back 153.87 feet on the northeasterly line and 135.0 feet on the southwesterly line to a dead line in the rear, measuring 87.06 feet thereon.

BEING THE SAME PROPERTY CONVEYED to KENNETH HOWARD HOLLAND and wife, LOIS MAE HOLLAND, by Warranty Deed from Charles E. Appleton and wife, Pamela B. Appleton, of record in Book 6420, page 709, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the said lands, with the improvements and appurtenances thereunto belonging to the said Grantee, her heirs and assigns, forever.

AND GRANTORS FURTHER COVENANT with Grantee, that they are lawfully seized and possessed of said land, in fee simple, have a good right to convey it, and that it is unencumbered except as follows:

1. All applicable ad valorem real property taxes for the year 1992 are liens not yet due or payable, said taxes have been prorated between the parties as of the date of this conveyance with the grantors paying their prorata part thereof to the grantees who will have the responsibility for payment when due and payable.

2. Subject to all matters as appearing on the Plan of Section Two, Cedarwood Estates, of record in Plat Book 4860, page 58, Register's Office for Davidson County, Tennessee.

3. Subject to covenants, conditions, and restrictions of record in Book 4963, page 42, Register's Office for Davidson County, Tennessee.

AND GRANTORS FURTHER COVENANT AND BIND THEMSELVES, their heirs and assigns, to warrant and forever defend the title to said property, to the Grantee, her heirs and assigns, against the lawful claims of all persons, whomsoever.

WITNESS OUR HANDS, on this the 18 day of August, 1992.

KENNETH HOWARD HOLLAND

LOIS MAE HOLLAND

****

STATE OF TENNESSEE WILLIAMSON COUNTY)ss:

PERSONALLY APPEARED BEFORE ME, the undersigned, a Notary Public in and for said County and State, the within named KENNETH HOWARD HOLLAND and wife, LOIS MAE HOLLAND, the Bargainors, with whom I am personally acquainted, and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

WITNESS MY HAND AND OFFICIAL SEAL at Franklin, Tennessee, this 18 day of August, 1992.

April 21, 1993
My Commission Expires:

Notary Public

****

STATE OF TENNESSEE WILLIAMSON COUNTY)ss:

I HEREBY SWEAR OR AFFIRM that the actual consideration for this transfer or value of the property transferred, which ever is greater, is $79,900.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

AFFIANT

SWORN TO AND SUBSCRIBED BEFORE ME this 18 day of August, 1992.

April 21, 1993
My Commission Expires:

Notary Public

****

SEND TAX STATEMENTS TO:

TEMPLE-INLAND MORTGAGE CORP.
P.O. BOX 4874, HO
HOUSTON, TX 77210-4874
wcet 92-1207

NEW OWNER(S):

PHYLLIS A. GARRETT
276 CEDARCREEK DRIVE
NASHVILLE, TENNESSEE 37211
Field Book 05DU42064 Map 173-01 parcel 9

This Instrument Prepared By:
Williamson County Escrow & Title, Inc.
PATRICIA QUINN ROBERTSON
Attorney
304 Public Square
Franklin, Tennessee 37064
Page 2 of 2

37812

IDENTIFICATION REFERENCE

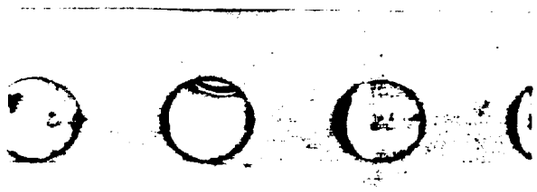
AUG 19 10 59 AM '92

DAVIDSON COUNTY, TN

8119 08/19 0101 03CHECK 304.63

PICK-UP

OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

BOOK 8705 PAGE 980

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 79900.00
				CON TX 295.63
				PRFEE 1.00
				WDEED 8.00
				TOTAL 304.63
				CHECK 304.63

08/19/92 01 11:00 0001 1814

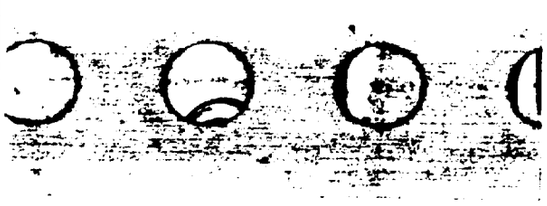
RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

3.7.8 1.2

IDENTIFICATION REFERENCE

AUG 19 10 59 AM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN



No. 561569