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Box 22

FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $97,650.00

Terry R. Bumgarner
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 8th DAY OF October, 19 92

I. DYKE TATUM
Notary Public

MY COMMISSION EXPIRES: 09/25/93

(AFFIX SEAL)

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

THIS INSTRUMENT WAS PREPARED BY
TATUM & JONES, ATTORNEYS
Suite 200, Arena Place, 2001 Charlotte Avenue, Nashville, Tennessee 37203

ADDRESS NEW OWNER (S) AS FOLLOWS	Mortgagee:	MAP PARCEL NUMBERS
Terry R. Bumgarner (NAME)	ATLANTIC COAST MORTGAGE COMPANY (NAME)	162-16-D-23C
4795 Crystal Brook Drive (STREET ADDRESS OR ROUTE NUMBER)	12700 Fair Lakes Cr., Suite 400 (STREET ADDRESS)	05DU-77930
Antioch, TN 37013 (CITY) (STATE) (P.O. ZIP)	Fairfax, VA 22033 (CITY) (STATE) (ZIP)	

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, BARRY CONSTRUCTION COMPANY, a Tennessee Corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Terry R. Bumgarner and wife, Judy K. Bumgarner

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. 30, on the Plan of Section Two, Honey Brook Subdivision, a Residential Planned Unit Development, of record in Plat Book 7900, page 297, said Register's Office, to which reference is hereby made for a more complete and accurate legal description.

BEING part of the same property conveyed to Barry Construction Company, by Installment Deed from Albar Building Industries, of record in Book 5239, page 26, Register's Office for Davidson County, Tennessee.

There is conveyed with the above described property an undivided interest in and to the general and/or restricted common areas and facilities of Section Two, Honey Brook Subdivision, a Residential Planned Unit Development, as said areas are set forth and defined in Restrictions of record in Book 8289, page 145, amended in Book 8298, page 198 and Book 8434, page 447; By-Laws of Honey Brook Homeowners Association of record in Book 8289, page 165; and Charter for Honey Brook Homeowners Association of record in Book 8298, page 200, Register's Office for Davidson County, Tennessee, and to which reference is hereby made for more particulars.

SOURCE OF DESCRIPTION: Survey dated October 8, 1992, made by:
Steven W. Harrison, License No. 912
Smith Seckman Reid, Inc.
105 N. Maple, Public Square
Murfreesboro, TN 37130

This is improved (XX) property, know as 4795 Crystal Brook Drive, 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 convenant 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 his hand this 8th day of October, 19 92

BARRY CONSTRUCTION COMPANY, a Tennessee Corporation
By: Garry Zeitlin, Vice President
Garry Zeitlin, Vice President

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

the bargainor_____, with whom I am personally acquainted, * and who acknowledged that _____ executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____ day of _____, 19_____.

Commission expires _____

_____
Notary Public

* or proved to me on the basis of satisfactory evidence.

STATE OF TENNESSEE
Davidson County

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Garry Zeitlin and _____ with whom I am personally acquainted * and who upon (his oath) ~~(their several oaths)~~ acknowledged (himself) ~~(themselves)~~ to be the Vice President and _____ respectively of the BARRY CONSTRUCTION COMPANY the within named bargainor, a corporation, and that (he) ~~(they)~~ as such Vice President and _____, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Garry Zeitlin as such Vice President, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Nashville, TN on this the 8th day of October, 19 92.

My commission expires 09/25/93

* or proved to be on the basis of satisfactory evidence.

I. DYKE TATUM
Notary Public

I. DYKE TATUM NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

WARRANTY DEED

FROM
BARRY CONSTRUCTION COMPANY,
a Tennessee Corporation

TO
TERRY R. BUMGARNER and wife,
JUDY K. BUMGARNER

TATUM & JONES, ATTORNEYS
Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, Tennessee 37203

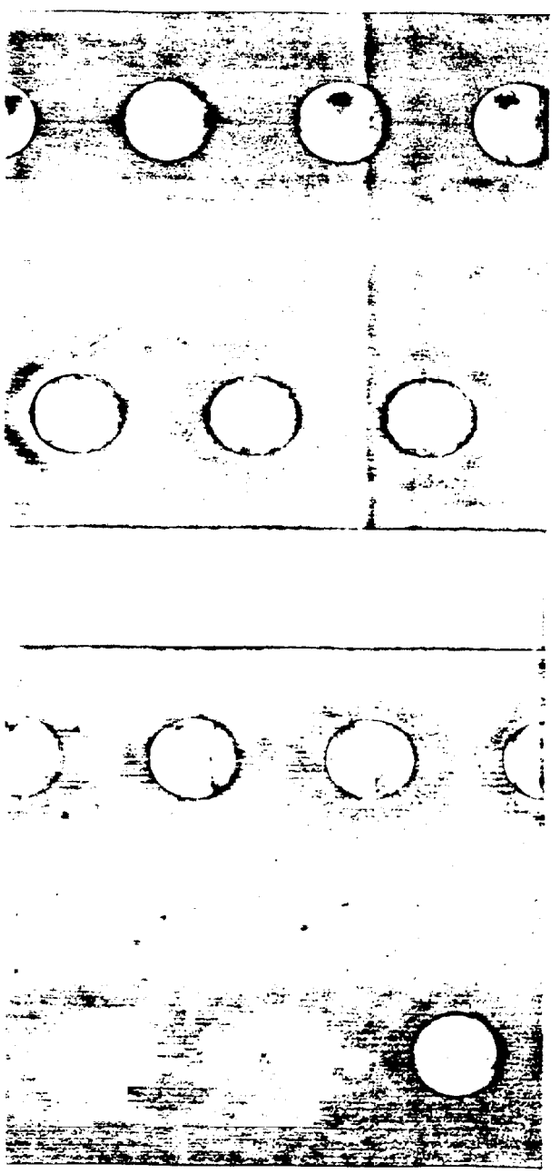
5461

REFERENCE

OCT 13 12 33 PM '92

DAVIDSON COUNTY, TN

0254 10/13 0101 03CHECK 370.12



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			CAMT	97650.00
			CON TX	361.12
			PRFEE	1.00
			WDEED	8.00
			TOTAL	370.12
			CHECK	370.12
10/13/92	01		12:34 0001	0254

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

5 4 4 6 1

IDENTIFICATION REFERENCE

Oct 13 12 33 PM '92

DAVIDSON COUNTY, TN

No. 579754