THIS INSTRUMENT PREPARED BY:
MADISON TITLE COMPANY
P.O. BOX 1368
MADISON, TENNESSEE 37115
BOBBY D. DAVIS, ATTORNEY

Mail

BOOK 8778 PAGE 634

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
JOSEPH D. SUTHERLAND, et ux (NAME)	SHEARSON LEHMAN HUTTON MORTG. CORP (NAME)	043-16
1032 MALLOW DRIVE (STREET ADDRESS OR ROUTE NUMBER)	P.O. BOX 9020 (STREET ADDRESS)	159
MADISON, TENNESSEE 37115 (CITY) (STATE) (ZIP)	SAN BERNADINO, CA 92427-0020 (CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00)..... Dollars.

Cash in hand paid by the Grantees herein, and other good and valuable considerations the receipt of which is acknowledged. It is agreed and understood that the Grantees assume and agree to pay all remaining unpaid balance on a Promissory Note secured by a Deed of Trust of record in Book 6996, page 415, Register's Office for Davidson County, Tennessee, payable according to the terms and conditions therein. Also to assume and agrees to pay all remaining unpaid balance on a Promissory Note secured by a Deed of Trust of record in Book 8415, page 203, said Register's Office, payable according to the terms and conditions therein.

We, William Douglas Ramsey and wife, Celeste Tullock Ramsey

have this day bargained and sold, and do hereby transfer and convey unto the said Joseph D. Sutherland and wife, Gloria N. Sutherland

the Grantees herein, their (successors), heirs and assigns, certain real estate in Davidson County, Tennessee, as follows:

BEING Lot No. 36, on the Plan of Arrowhead Estates, Revised, Section I, of record in Plat Book 4955, page 27, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to William Douglas Ramsey and wife, Celeste Tullock Ramsey by deed from Bobby D. Cornwell of record in Book 8415, page 200, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing easements and restrictions of record.

61725

IDENTIFICATION REFERENCE

NOV 5 2 41 PM '92

DAVIDSON COUNTY, TN

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value whichever is greater, for this transfer is $ 47,527.77

Subscribed and sworn to before me this the 3rd day of November 1992

Affiant

My commission expires March 23, 1996 (Affix Seal)

Notary Public

unimproved ( )
This is improved (X) property, known as 1032 MALLOW DRIVE, MADISON, TENNESSEE 37115
(House Number) (Street) P.O. Address (City or Town)

TO HAVE AND TO HOLD said real estate, with the appurtenance, estate, title and interest thereto belonging, to the Grantees their (successors), heirs and assigns forever we covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Grantees, their (successors), heirs and assigns, against the lawful claims of all persons.

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 this 3rd day of November, 1992, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

William Douglas Ramsey
WILLIAM DOUGLAS RAMSEY

Joseph D. Sutherland
JOSEPH D. SUTHERLAND

Celeste Tullock Ramsey by William Douglas Ramsey
CELESTE TULLOCK RAMSEY BY: William Douglas Ramsey, Attorney-In-Fact being recorded simultaneously herewith.

Gloria N. Sutherland
GLORIA N. SUTHERLAND

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me the undersigned, *a Notary Public in and for said County and State* Joseph D. Sutherland and wife, Gloria N. Sutherland and William Douglas Ramsey, *the within named bargainor* s, *with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that* they *executed the within instrument for the purposes therein contained*

Witness my hand and official seal at Madison, Davidson County, *Tennessee, this* 3rd *day of* November, 1992

Cynthia A Sullivan
Notary Public

Commission expires March 23, 1996

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, _____, *a Notary Public of 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* _____ *self to be* _____ *of the* _____, *the within named bargainor, a corporation, and that* _____ *he as such* _____ *being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by* _____ *self as* _____

Witness my hand and seal, at office in _____, *this* _____ *day of* _____, *19*____

_____
Notary Public

Commission expires _____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 3rd day of November 1992, before me the undersigned, a Notary Public in and for said County and State, personally appeared William Douglas Ramsey, to me known (or proven to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of Celeste Tullock Ramsey, and acknowledged that he executed the same as the free act and deed of the said Celeste Tullock Ramsey.

Witness my hand and seal at Madison, Davidson County, Tennessee, this 3rd day of November, 1992.

Cynthia A Sullivan NOTARY PUBLIC

My Commission Expires: March 23, 1996

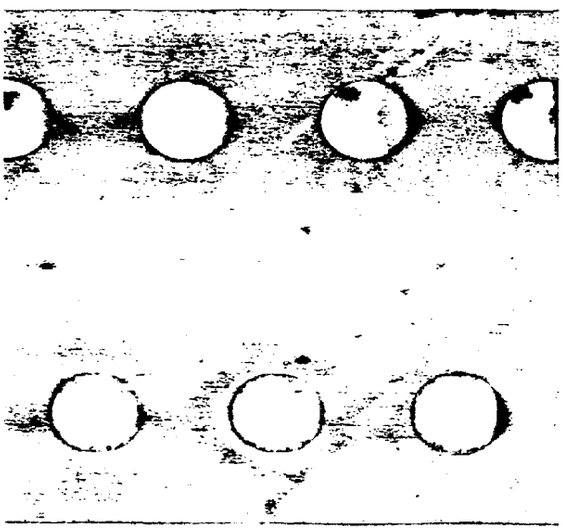
WARRANTY DEED

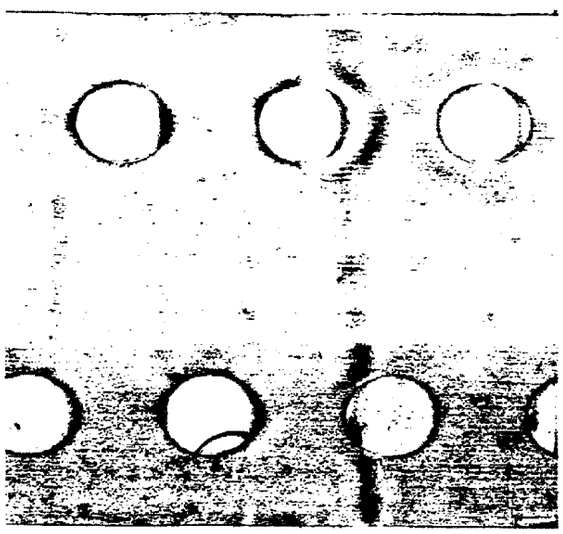
FROM
WILLIAM DOUGLAS RAMSEY AND WIFE,
CELESTE TULLOCK RAMSEY

TO
JOSEPH D. SUTHERLAND AND WIFE,
GLORIA N. SUTHERLAND

3978 11/05 0101 02CHECK 184.75

Compliments of
Madison Title Company
P.O. Box 1368
333 Gallatin Road
Madison, TN 37116
(615) 868-2710





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

RECEIVED OF _____

FOR _____

BOOK 8778 PAGE 636

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 47527.77
				CON TX 15.75
				ERR CO
				CON TX 15.75-
				CON TX 175.75
				PRFEE 1.00
				WDEED 8.00
				TOTAL 184.75
				CHECK 184.75
			11/05/92	01 14:39 0001 3878

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

6172.5

IDENTIFICATION REFERENCE

NOV 5 2 41 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 587732