This Instrument Prepared By:
HAROLD REEVES, ATTORNEY P.C.
640 Spence Lane, Suite 218
Nashville, TN 37217
(615) 361-6679

Box 24

BOOK 8807 PAGE 916

ADDRESS NEW OWNER:
Tammy Jean Zarider and Pauline C. Hammond
331 Tamworth Drive
Nashville, TN 37214

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Atlantic Coast Mortgage Company
12700 Fair Lakes Circle, Suite 400
Fairfax, VA 22033

MAP AND PARCEL:
MAP 95-8
PARCEL 54
03dz 12705

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we, I.M.F.M., Incorporated hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Tammy Jean Zarider, married and Pauline C. Hammond, unmarried, 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:

BEING Lot No. 192 On The Plan Of Eva-Mor Heights, Section 3, of record in Book 1835, Page 92, Register's Office, Davidson County, Tennessee.

Being the same property conveyed to I.M.F.M., Incorporated , by deed from H. Michael Bennett, Trustee of record in Book 8702, Page 36, Register's Office for Davidson County, Tennessee.

This is the same description as in previous deed of record.

This conveyance is subject to minimum building setback line and public utility easement of record in Book 1835, Page 92, said Register's Office.

This conveyance is subject to sanitary sewer and/or storm drainage easement and temporary construction easement of record in Book 4834, Page 397, said Register's Office.

This is improved property known as 331 Tamworth Drive, Nashville, TN 37214.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest there to belonging to the said Tammy Jean Zarider and Pauline C. Hammond, their heirs and assigns, forever; and we, I.M.F.M., Incorporated 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 shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

7.17 4.1.

IDENTIFICATION REFERENCE

DEC 8 12 49 PM '92

CLIX Z. WILLIAMS REGISTER
DAVIDSON COUNTY, TN

Witness our hands this the 4th day of December, 1992.

I.M.F.M., Incorporated

President

R. C. Calligan, President

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named R. C. Calligan as President of I.M.F.M., Incorporated, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the within instrument for the purposes therein contained and who further acknowledged that he/she is the President of the maker, or a constituent of the maker , and is authorized by the maker, or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker. Witness my hand and official seal at Nashville, Tennessee, this the 4th day of December, 1992.

NOTARY PUBLIC

My Commission Expires: 11/10/96

STATE OF TENNESSEE)
COUNTY OF Davidson)

The actual value or consideration, whichever is greater, for this transfer is $ 53,000.00.

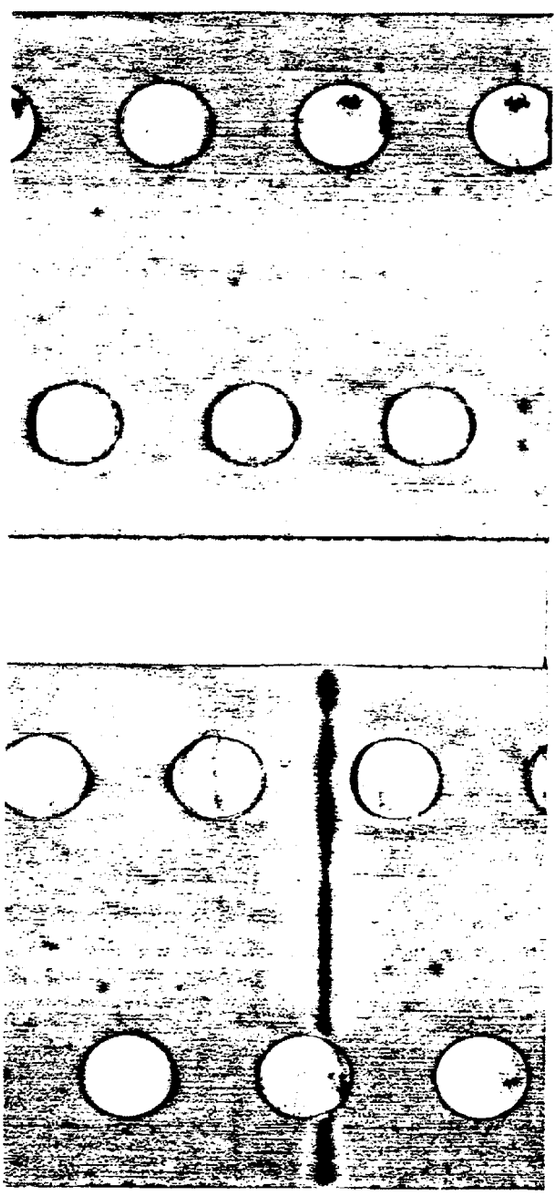
AFFIANT

Subscribed and sworn to before me this 4th day of December, 1992.

NOTARY PUBLIC
My Commission Expires: 11/10/96

9443 12/08 0101 03CHECK 205.10

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 53000.00
				CON TX 196.10
				PRFEE 1.00
				WDEED 8.00
				TOTAL 205.10
				CHECK 205.10
12/08/92	01			12:47 0001 9443

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

7.1.7.4.1.

IDENTIFICATION REFERENCE

DEC 8 12 49 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 598678