This Instrument Prepared By:
CLEMENT & GIBSON
Suite 600, Noel Place
200 Fourth Avenue, North
Nashville, Tennessee 37219

WARRANTY DEED

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL NOS.
James E. McDaniel, et ux 707 Cantrell Avenue Nashville, TN 37215	Barclays Mtg. Corp. P. O. Box 31728 Charlotte, NC 28231	117-01-48

For and in consideration of the sum of TEN AND NO/100 ($10.00) DOLLARS cash in hand paid by the herein named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, INCLUDING the assumption of the indebtedness evidenced by that certain Deed of Trust made by Lawrence J. Kearns and wife, June O. Kearns, to Atlantic Coast Mortgage Company, which mortgage is recorded in Book 8498, page 306, Register's Office for Davidson County, Tennessee, said Deed of Trust having been assigned to Barclays American Mortgage Corporation; We, LAWRENCE J. KEARNS AND WIFE, JUNE O. KEARNS, hereinafter "GRANTORS" have bargained and sold, and by these presents do hereby transfer and convey unto JAMES E. MCDANIEL AND WIFE, SHELLIE K. MCDANIEL, hereinafter "GRANTEES", their heirs, representatives and assigns forever, that certain tract or parcel of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being the southerly 60 feet of Lot No. 3 and the northerly 20 feet of Lot No. 4 of Block "H" on the Plan of W. M. Cantrell's Subdivision, of record in Book 332, page 85, Register's Office for said County.

Said parts of Lot Nos. 3 and 4 front together 80 feet on the westerly side of Cantrell Avenue and run back between parallel lines 221-1/4 feet to an alley.

Being the same property conveyed to Lawrence J. Kearns and wife, June O. Kearns by deed from Obert L. Forss and wife, Patricia A. Forss, of record in Book 8498, page 303, Register's Office for Davidson County, Tennessee.

This is improved property known as 707 Cantrell Avenue, Nashville, Tennessee.

This conveyance is made subject to the following:

1. Taxes for the current year assumed by GRANTEES;

2. Those matters as they appear on the Plan of record in Book 332, page 85, said Register's Office.

3. Grantees herein, as part of the purchase price and consideration for this deed, assume and agree to pay the indebtedness evidenced by that certain Deed of Trust outlined above, and the Note of even date thereby secured, in the original principal amount of $166,050.00, payable to Atlantic Coast Mortgage Company and/or assigns. And for the same consideration Grantees hereby assume the obligations of Lawrence J. Kearns and wife, June O. Kearns, under the terms of the instruments creating the loan to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness above mentioned. This liability to the Department of Veterans Affairs is under the authority of Chapter 37, Title 38 of the United States Code, and supersedes any State or local law barring or limiting deficiencies following foreclosure of real property, and GRANTEES join in the execution hereof to acknowledge same.

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, representatives and assigns forever.

And GRANTORS do covenant with the said GRANTEES that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it and warrant that the same is unencumbered, except as may be set forth above.

GRANTORS do further covenant and bind themselves, their heirs and assigns to warrant and forever defend the title to the said land to the said GRANTEES, her heirs, representatives and assigns, against the lawful claims of all persons whomsoever.

WITNESS our hands on the date set forth below.

GRANTORS:

Lawrence J. Kearns

Lawrence J. Kearns

June O. Kearns

June O. Kearns

GRANTEES:

James E. McDaniel

James E. McDaniel

Shellie K. McDaniel

Shellie K. McDaniel

STATE OF TENNESSEE)
COUNTY OF Hamilton)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Lawrence J. Kearns and wife, June O. Kearns, the within named bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that they executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal at office, this 7th day of January, 1993.

Alice B. Evans
Notary Public

My Commission Expires: 10/24/94

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared James E. McDaniel and wife, Shellie K. McDaniel, the within named bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that they executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal at office, this 11th day of January, 1993.

Elaine Phelps
Notary Public

My Commission Expires: 3/27/93

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $176,794.61.

Affiant

Subscribed and sworn to before me this 11th day of January, 1993.

Elaine Phelps
Notary Public

My Commission Expires: 3/27/93

PICK-UP

8 1 6 3 7

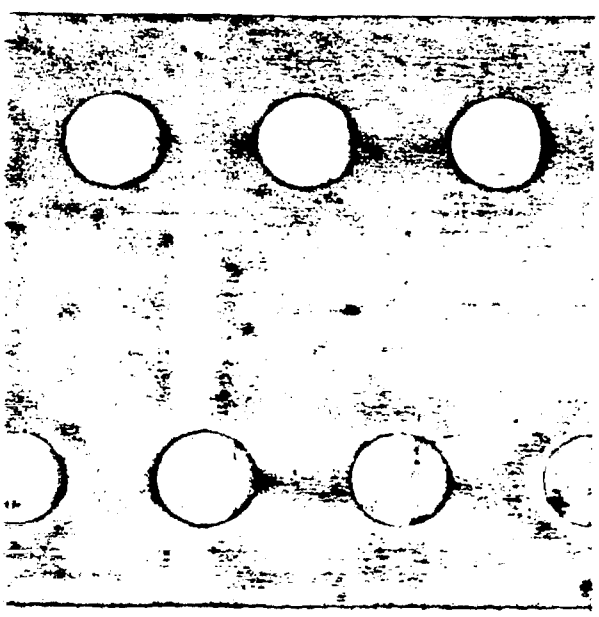
IDENTIFICATION

JAN 11 3:17 PM '93

DAVIDSON COUNTY, TN

4781 01/11/93 0101 03CHECK 663.16

2



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

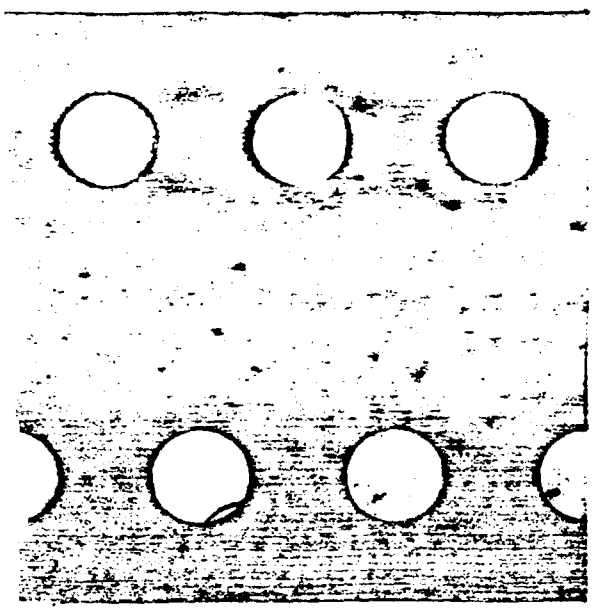
RECEIVED OF _____

FOR _____

BOOK 8837 PAGE 805

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	
				176794.61
			CON TX	654.16
			PRFEE	1.00
			WDEED	8.00
			TOTAL	663.16
			CHECK	663.16
01/11/93	01		15:16 0001	4781



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8163.7

IDENTIFI REFERENCE

JAN 11 3 17 PM '93

F. A. Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 609560