File 11455 File Box 38 (First Title)

WARRANTY DEED

THIS INSTRUMENT PREPARED BY

George E. Mudter, Jr., Atty.
229 Ward Circle, Suite C-11
Brentwood, Tennessee 37027

BOOK 8887 PAGE 431

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
JEFFREY D. COWLES (NAME)	ATLANTIC COAST MORTGAGE COMPANY (NAME)	Map 142-16-A
529 London Way (STREET ADDRESS OR ROUTE NUMBER)	12700 Fair Lakes Circle, Ste 400 (STREET ADDRESS)	Parcel 8
Nashville, Tennessee 37221 (CITY) (STATE) (P. O. ZIP)	Fairfax, Virginia 22033 (CITY) (STATE) (ZIP)	F.B. 9D78312

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, M. CLARK SPODEN AND WIFE, ELIZABETH S. SPODEN

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO JEFFREY D. COWLES, and wife, CYNTHIA L. COWLES

HEREINAFTER CALLED THE GRANTEES, THEIR SUCCESSORS, 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. 8 on the Plan of Devon Park Phase One, as of record in Plat Book 5200, pages 670-672, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to M. Clark Spoden and wife, Elizabeth S. Spoden by deed from Georgia D. Montouris, an unmarried person of record in Book 8462, page 626, said Register's Office.

This conveyance is made subject to: (1) 1993 Taxes, which have been prorated and assumed by the Grantees; (2) Covenants, Conditions and Restrictions of record in Book 6176, page 7, amended in Book 6541, page 542, and in Book 6967, page 156; (3) By-Laws of record in Book 8276, page 53; (4) Charter of record in Book 7372, page 862; (5) Storm Water Detention Agreement of record in Book 6145, page 252; and (6) All matters appearing on the Plan of record in Plat Book 5200, pages 670-672, said Register's Office.

00202

TAX REFERENCE

MAR 15 9 53 AM '93

DAVIDSON COUNTY, TN

unimproved ( )
This is improved (XX) property, known as 529 London Way, Nashville, Tennessee 37221

TO HAVE AND TO HOLD the said tract or parcel of land, with the apurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors, 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 covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their successors, 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.

In witness whereof, the GRANTORS have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officer) on this 10th day of March, 19 93

M. CLARK SPODEN

ELIZABETH S. SPODEN

STATE OF TENNESSEE

COUNTY OF DAVIDSON

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Personally appeared before me, the undersigned, a Notary Public in and for said County and State, M. CLARK SPODEN AND WIFE, ELIZABETH S. SPODEN

with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand at office, this 10th day of March, 19 93

My commission expires 1-22-95 Notary Public

STATE OF _____

COUNTY OF _____

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

with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ 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 at Office, this _____ day of _____, 19____.

My commission expires _____ Notary Public _____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 168,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10th DAY OF March, 19 93

MY COMMISSION EXPIRES: 1-22-95 (AFFIX SEAL)

Notary Public

WARRANTY DEED

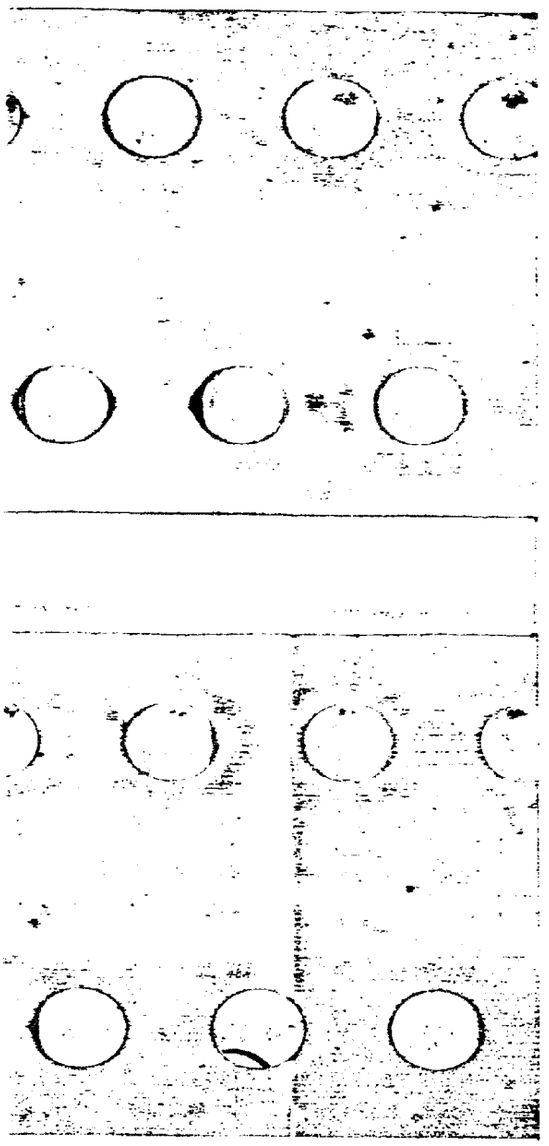
FROM

M. CLARK SPODEN AND WIFE,
ELIZABETH S. SPODEN

TO

JEFFREY D. COWLES AND WIFE,
CYNTHIA L. COWLES

PLEASE RETURN TO:
First Title & Escrow Company, Inc.
Suite 11C The Paddock
229 Ward Circle
P.O. Box 926
BRENTWOOD, TENNESSEE 37024-0926



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8887 PAGE 433

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
				168300.00
			CON TX	623.45
			PRFEE	1.00
			MDEED	8.00
			TOTAL	632.45
			CHECK	632.45
			03/13/93 01	09:41 0001 2331

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

00202

IDENTIFICATION REFERENCE

MAR 15 3 03 PM '93

DAVIDSON COUNTY, TN

No. 629857