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FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF WILLIAMSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS $ 53,934.43

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 1st DAY OF March, 1993

Notary Public

MY COMMISSION EXPIRES 5-28-95

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
PATRICIA SPICER CARDEN, ATTORNEY
101 Westpark Drive, Suite 220, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO /and Mortgagee is:	MAP-PARCEL NUMBERS
Gerald Owens and Genia Phillips (NAME)	Same/Lomas Mortgage USA (NAME)	075-11-0-356.00
4300B Baton Rouge Dr. (STREET ADDRESS OR ROUTE NUMBER)	1525 Viceroy 3rd Floor (STREET ADDRESS)	04D01281
Hermitage, TN 37076 (CITY) (STATE) (P. O. ZIP)	Dallas, TX 75235 (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 Kendall S. Howell

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Gerald Owens and Genia Phillips

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. 82B of the Zone Lot Division of Lots 80 thru 103 thru 107 Rachel's Square, Section 2, as of record in Plat Book 6250, page 542, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Kendall S. Howell and Marion Thurman by deed of record in Book 6913, page 171, Register's Office for Davidson County, Tennessee. The said Marion Thurman having since become a debtor in bankruptcy case number 390-00427 pending pursuant to Chapter 7, Title 11, United States Bankruptcy Court for the Middle District of Tennessee, and the Grantor having been appointed Trustee of the bankruptcy estate of said Marion Thurman and authorized to convey and transfer said estate's interest in and to said property.

It is understood and agreed that a part of the consideration for the transfer of this property is the agreement of the Grantees to assume the unpaid balance of a note secured by a first mortgage Deed of Trust to Lomas Mortgage USA, and also that an escrow account in connection with the aforesaid Deed of Trust is hereby transferred to the said Grantees.

6150 03/26 0101 03CHECK 208.43

This is unimproved ( ) improved ( ) property known as 4300B Baton Rouge Drive (House Number) (Street) Hermitage, TN 37076 (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 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 number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand this 1st day of March, 1993

Kendall S. Howell

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INDIVIDUAL ACKNOWLEDGEMENT

State of Tennessee

County of Williamson

Personally appeared before me, the undersigned Kendall S. Howell, a Notary Public of said county, 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 he executed the within instrument for the purpose therein contained.

WITNESS my hand, at office, this 1st day of March, 1993.

NOTARY PUBLIC

My commission expires:

5-20-95

CORPORATE ACKNOWLEDGEMENT

State of _____

County of _____

Before me, _____ 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 himself to be President (or other officer authorized to execute the instrument) 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 himself as _____.

WITNESS my hand and seal, at office in _____, this _____ day of _____, 19____.

NOTARY PUBLIC

My commission expires

_____

WARRANTY DEED

FROM

Kendall S. Howell

TO

Gerald Owens and Genia Phillips

PATRICIA SPICER CARDEN
Attorney At Law
101 Westpark Drive Suite 220
Brentwood, Tennessee 37027

FILED FOR RECORD
MAR 22 11 23 AM '93

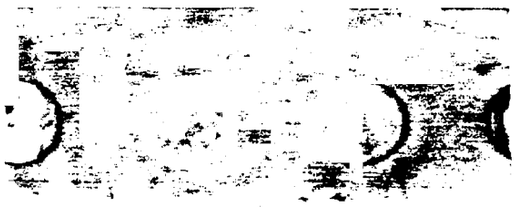
U 3 9 0 2

OFFICIAL RECEIPT

FELIX Z WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

BOOK 8897 PAGE 137



CO CONVEYANCE
MO MORTGAGE
WC WARRANTY DEED
TD TRUST DEED

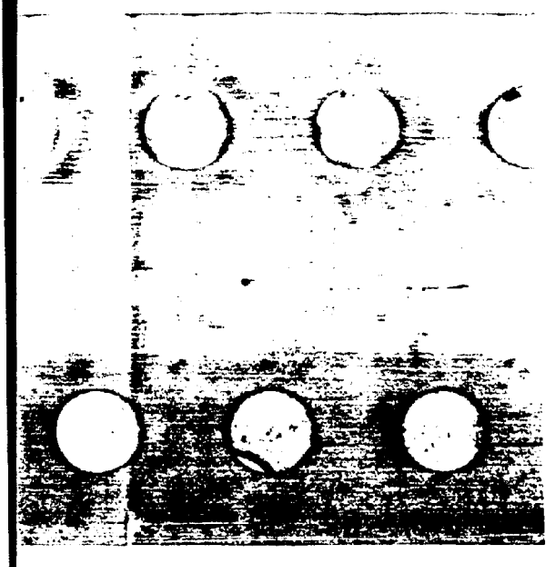
CC CERTIFIED COPY
REL RELEASE
UCC UNIFORM COMMERCIAL CODE

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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	53934.45
CON TX	199.43
PRFEE	1.00
WDEED	8.00
TOTAL	208.43
CHECK	208.43

03/26/93 01 11:23 0001 6160



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03602

TREFFERENCE

MAR 26 11 25 AM '93

No. 633631