8899 187

ADDRESS NEW OWNER:	SEND TAX BILL TO:	MAP-PARCEL NOS.
Michael Eugene Watkins	Citicorp Mortgage Attn: Tax Dept. P.O. Box 790029 St. Louis, MO 63179-0029	MAP and PARCEL 162-03-0-189-00
4959 Karen Ray Drive Antioch, TN 37013		

This instrument prepared by: Cindy S. Smith, Attorney, Royal Elm Office Park
2605 Elm Hill Pike, Suite C, Nashville, Tennessee 37214 (Davidson County - Box 27B)

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and No/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Roy A. Redferrin, unmarried** , (the "Grantors") have bargained and sold, and by these presents do transfer and convey unto **Michael Eugene Watkins** (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, being more particularly described as follows, to wit:

BEING Lot NO. 20 on the Plan of Section Four, Apache Hills, of record in Book 4460, Page 60, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description. Being the same property conveyed to Roy A. Redferrin by quitclaim deed from Dick Clark, Trustee, of record in Book 8780, Page 268, said Register's Office.

This is property with a common address of 4959 Karen Ray Drive, Antioch, TN 37013.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING:
1) Property taxes for the current year, said taxes remaining in escrow and are being assumed by the Grantees; 2) The Plan of Record in Book 4460, Page 60, said Register's office and all matters therein; 3) Restrictive Covenants of record in Book 4564, Page 724, said Register's office; 4) Deed of Trust of record in Book 7286, Page 620, said Register's Office.

It is understood and agreed between the parties that part of the consideration for this conveyance is the assumption by the Grantee(s) of an indebtedness secured by deed of trust of record in Book 7286, page 620, said Register's office.

STATE OF TENNESSEE
COUNTY OF Davidson
The actual consideration or value, whichever is greater for this transfer is $66,943.28

Affiant

Subscribed and sworn before me this 26th day of March, 1993.

My Commission Expires _____ Notary Public

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees' successors and assigns, forever.

And Grantors do covenant with the said Grantees that Grantors are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered except as set forth herein.

And Grantors do further covenant and bind themselves, their representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

When necessary for proper construction, the singular shall include the plural and the plural shall include the singular, and the reference to any gender shall include reference to any and all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this **26th** day of **March, 1993**.

Roy A. Redferrin

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, **the undersigned authority**, a Notary Public in and for said County and State, the within named **Roy A. Redferrin** , with whom I am personally acquainted, or who 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 **Nashville,**, Tennessee, this **26th** day of **March, 1993**.

Notary Public
My Commission Expires:

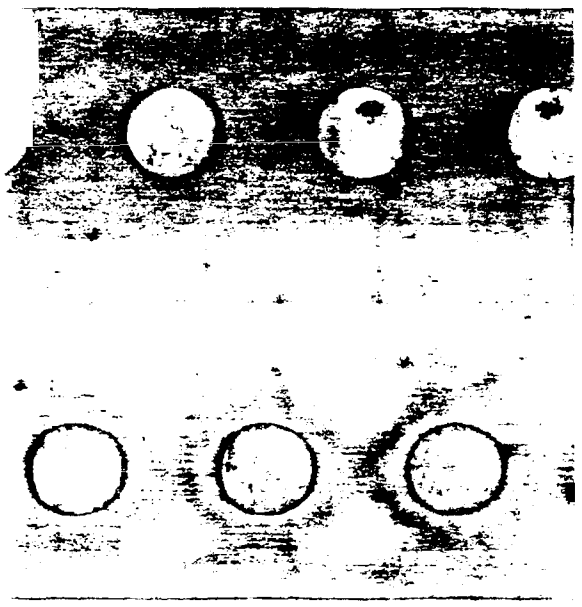
STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, **the undersigned authority**, a Notary Public in and for said County and State, the within named **Audrie Marie Watkins,** with whom I am personally acquainted, and who acknowledged that (s)he executed the within instrument for the purposes therein contained, and who further acknowledged that (s)he is the Attorney-In-Fact of **Michael Eugene Watkins**, and is authorized by **Michael Eugene Watkins** to execute this instrument on his/her behalf.

Witness my hand and official seal at **Nashville,**, Tennessee, this **26th** day of **March, 1993.**

Notary Public
My Commission Expires:

File No. 9303.072



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

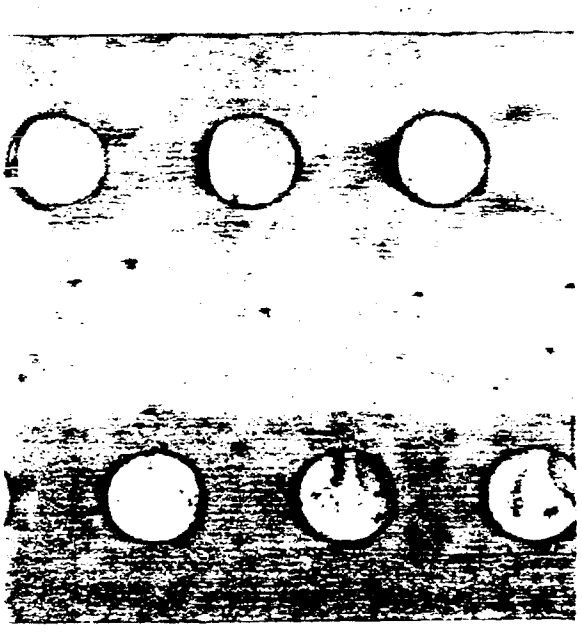
BOOK 8899 PAGE 189

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	56943.28
CON TX	247.69
PRFEE	1.00
MISC	8.00
TOTAL	256.69
CHECK	256.69

03/30/93 01 09:13 0001 6939



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0427.8

REFERENCE

MAR 30 9 14 AM '93

No. 634400