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BOX 10

FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF WILLIAMSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 86,500.00

Michael E. Stowers
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF April, 1993

Notary Public

MY COMMISSION EXPIRES: 5-28-95

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
PATRICIA SPICER CARDEN, ATTORNEY
5034 Thoroughbred Lane, Suite A, Brentwood, TN 37027

ADDRESS NEW OWNER (S) AS FOLLOWS	SEND TAX BILLS TO /and Mortgagee is:	MAP-PARCEL NUMBERS
Michael E. Stowers Sandra Ann Hall (NAME)	Same/First Bank & Trust (NAME)	053-06-0-A-183.00 CO
1756 Merritt Street (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 355 (STREET ADDRESS)	
Old Hickory, TN 37138 (CITY) (STATE) (P. O. ZIP)	Mt. Juliet, TN 37122 (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, W. L. Bainbridge, Inc., a Tennessee Corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Michael E. Stowers and Sandra A. Hall

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. 183 on the plan of Phase One, Waterford, of record in Book 6900, page 569, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate description.

Being part of the same property conveyed to W. L. Bainbridge, Inc., a Tennessee Corporation, by deed from Waterford Associates, L.P., a Tennessee Limited Partnership, of record in Book 8710, page 171, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to Declaration of covenants, conditions and restrictions of record in Book 8694, page 216, Book 8699, page 462 and By-Laws of record in Book 8715, page 583, all in the Register's Office for said County, and to any matters set forth in the above referenced plan of record.

1:37.01

IDENTIFICATION REFERENCE

APR 28 12 52 PM '93

JOE L. WILSON II REGISTER
DAVIDSON COUNTY, TN

This is ( ) unimproved (X) improved property, known as 1756 Merritt Street (House Number) (Street) Old Hickory, TN 37138 (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 22nd day of April, 1993

W. L. Bainbridge, Inc.

By:

W. L. Bainbridge, III, President

INDIVIDUAL ACKNOWLEDGEMENT

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State of Tenneesee

County of _____

Personally appeared before me, _____, 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 _____ executed the within instrument for the purpose therein contained.

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

_____
NOTARY PUBLIC

My commission expires:

_____

CORPORATE ACKNOWLEDGEMENT

State of Tennessee

County of Williamson

Before me, the undersigned _____ of the state and county aforesaid, personally appeared W. L. Bainbridge, III, 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 W. L. Bainbridge, Inc., the within named bargainor, a corporation, and that he as such President, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as President.

WITNESS my hand and seal, at office in Brentwood this 22nd day of April, 1993

_____
NOTARY PUBLIC

My commission expires:

5-28-95

WARRANTY DEED

FROM

W. L. Bainbridge, Inc.,

a Tennessee Corporation

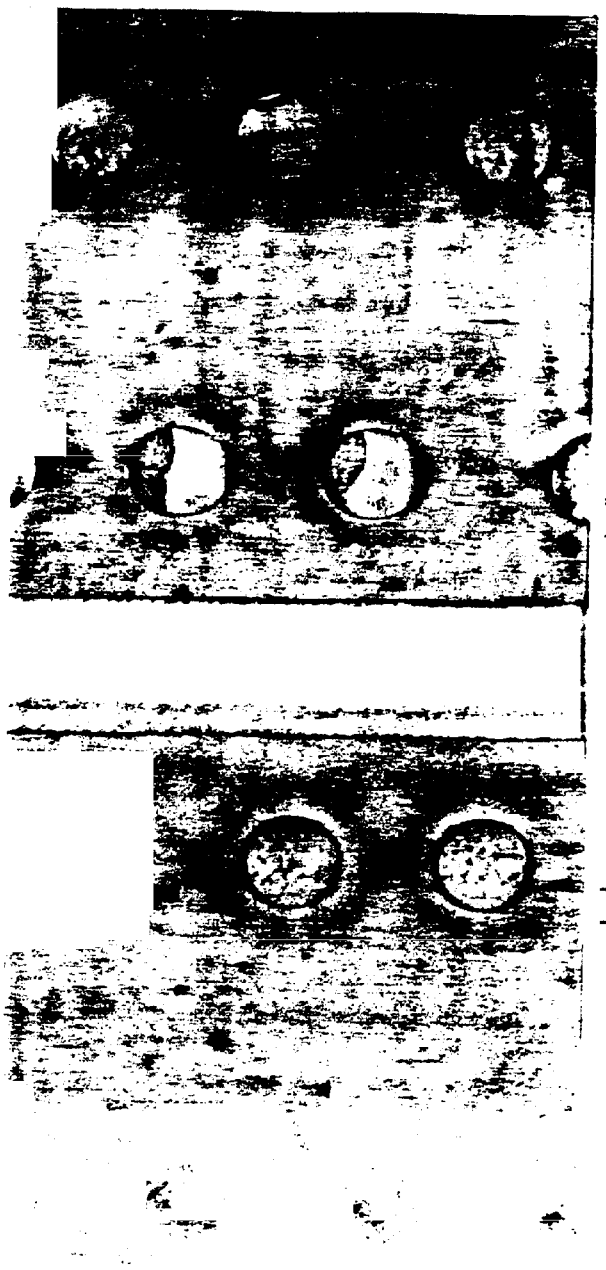
TO

Michael E. Stowers and

Sandra A. Hall

PATRICIA SPICER CARDEN
Attorney At Law
5034 Thoroughbred Lane, Suite A
Brentwood, Tennessee 37027

0080 04/28 0101 02CHECK $29.05



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	86500.00
			CON TX	320.05
			PRFEE	1.00
			WDEED	8.00
			TOTAL	329.05
			CHECK	329.05
04/28/93	01		12:50 0001	0080

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

13701
1:37.01:

REF

IDENTIFICATION REFERENCE

APR 28 12:58 PM '93

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 644775