THIS INSTRUMENT PREPARED BY:

WATTS & UNDERWOOD, ATTORNEYS
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $***118,922.37.

Affiant

Subscribed and sworn to before me this 30th day of April, 1993.

Notary Public

My Commission Expires: 1-27-96

16888

IDENTIFICATION

MAY 6 9 44 AM '93

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY, TN

Address New Owner:	Send Tax Bills to:	Map & Parcel Nos.
JEFFREY L. MCKAY 1110 Russell Street Nashville, Tennessee 37206	STERLING BANK & TRUST 28400 Northwestern Hwy. Suite 400 Southfield, MI 48034	MAP 83-13 PARCEL 28 & 29

0031 05/06 0101 03CHECK 452.93

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED EIGHTEEN THOUSAND NINE HUNDRED TWENTY TWO AND 37/100 ($***118,922.37) DOLLARS,

(a) of which FORTY EIGHT THOUSAND and 00/100 ($***48,000.00) DOLLARS have been paid in cash by the hereinafter named Grantee, the receipt of which the Grantor hereby acknowledges, and

(b) of which FIFTY ONE THOUSAND NINETY EIGHT AND 71/100 ($***51,098.71) DOLLARS, Grantee has this day assumed and agreed to pay the unpaid balance of that one certain Deed of Trust Note in the original principal amount of $54,050.00, payable to Capitol Mortgage Corporation and secured by Deed of Trust of record in Book 6207, page 314, Register's Office for Davidson County, Tennessee, the assumption of which note is hereby specifically agreed to as evidenced by the signature of Grantee affixed to this instrument, and

(c) of which NINE THOUSAND EIGHT HUNDRED TWENTY THREE AND 66/100 ($***9,823.66) DOLLARS, Grantee has this day assumed and agreed to pay the unpaid balance of that one certain Deed of Trust Note in the original principal amount of $14,600.00 payable to Metropolitan Development and Housing Agency and secured by Deed of Trust of record in Book 6541, page 731, Register's Office for Davidson County, Tennessee, the assumption of which note is hereby specificallly agreed to as evidenced by the signature of Grantee affixed to this instrument, and

(d) for the balance of TEN THOUSAND AND 00/100 ($***10,000.00) DOLLARS, the Grantee herein has this day executed a Deed of Trust Note payable to Grantor with an interest rate of Nine (***9.000%) percent amortized over Two (2) years payable in monthly installments of $***456.85.

I, **JAMES O. MILLER, JR., Executor of the Estate of Richard Gary Terry with full power to convey,** hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto **JEFFREY L. MCKAY, unmarried,** hereinafter called the Grantee, his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lots Nos. 58 and 59 on the Plan of East Edgefield Addition as of record in Book 21, page 147, Register's Office for Davidson County, Tennessee.

SAID Lots Nos. 58 and 59 front together 100.0 feet on the southerly side of Russell Street, formerly Linn Street, and run back between parallel lines 170.0 feet to an alley.

BEING the same property conveyed to Sammy L. Grissom and Richard G. Terry by deed from Howard Carney, Conservator of James M. Carney and Jamielove Carney, of record in Book 6155, page 44, Register's Office for Davidson County, Tennessee; the said Sammy L. Grissom having since died testate devising his interest in the above described property to Richard G. Terry by Will of record in Will Book 175, page 103, Probate Court for Davidson Court, Tennessee, and the said Richard G. Terry a/k/a Richard Gary Terry having since testate and by his Will and Codicil of record in Will Book 179, page 364, Probate Court for Davidson County, Tennessee, granting James O. Miller, Jr., Executor full power to convey.

This is improved property known as 1110 Russell Street, Nashville, Tennessee 37206.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, his heirs and assigns, forever.

GRANTOR COVENANTS with the said GRANTEE that he is lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been assumed by Grantee.

2. Matters shown on the Plan of East Edgefield Addition, of record in Book 21, page 147, Register's Office for Davidson County, Tennessee.

3. Deeds of Trust of record in Book 6207, page 314 and Book 6541, page 731, which Grantee herein assumes.

GRANTOR FURTHER COVENANTS and binds his successors and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, his heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand on this the 30th day of April, 1993.

ESTATE OF RICHARD GARY TERRY

BY: James O. Miller Jr.
JAMES O. MILLER, JR
EXECUTOR

Jeffrey L. McKay
JEFFREY L. MCKAY-Grantee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named JAMES O. MILLER, JR. the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he as Executor executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 30th day of April, 1993.

Notary Public

My Commission Expires:

1-23-96

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named JEFFREY L. MCKAY, the bargainor, 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 purposes therein contained.

WITNESS my hand and official seal this 30th day of April, 1993.

Notary Public

My Commission Expires:

1-23-96

OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

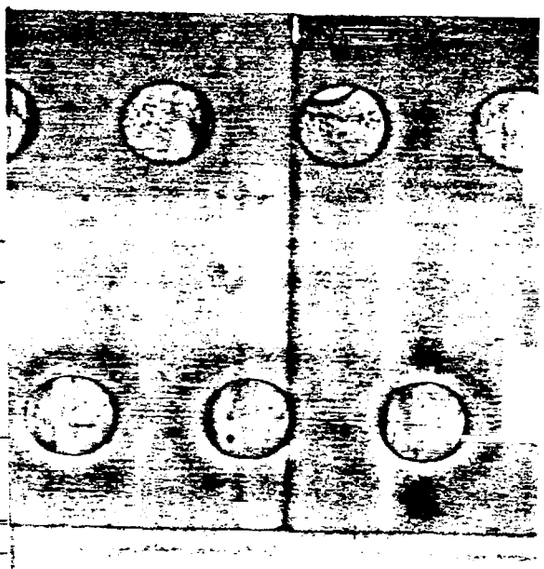
RECEIVED OF _____

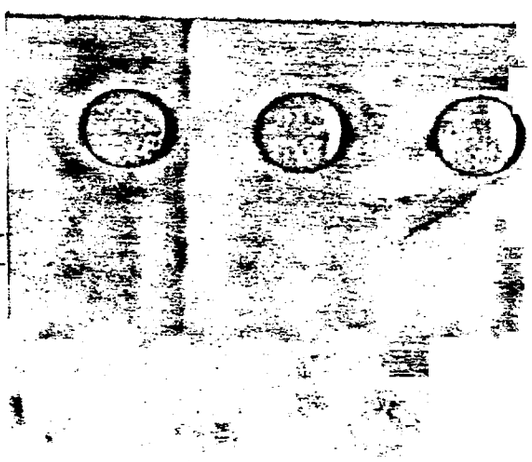
FOR _____

BOOK 8939 PAGE 922

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 118922.37
CON TX 439.93
PRFEE 1.00
WDEED 12.00
TOTAL 452.93
CHECK 452.93

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK
05/06/93 01 09:43 0001 0031

1:68 8:3

IDENTIFICATION REFERENCE

MAY 6 9 44 AM '93

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 648154