ADDRESS NEW OWNER:	SEND TAX BILL TO:	MAP-PARCEL NOS.
Cynthia A. Osborn	Mortgage Service America Co.	MAP and PARCEL
	Attn: Tax Dept.	
3311 Dumas Drive	P.O. Box 7360	133-03-0-126.00
Nashville, TN 37211	Reno, Nevada 89510-7360	

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, **Kenneth Wayne Everett and Kelly Jean Everett, husband and wife** , (the "Grantors") have bargained and sold, and by these presents do transfer and convey unto **Cynthia A. Osborn, married** (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:

Land in Davidson County, Tennessee, being Lot No. 165 on the plan of Glencoe Acres, Section II of record in Book 1835, Pages 136, 137, and 138, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate description of said lot.

BEING the same property conveyed to Kenneth Wayne Everett and wife, Kelly Jean Everett by deed from Esther M. Richardson, a widow, of record in Book 8617, Page 700, said Register's Office.

This is property with a common address of 3311 Dumas Drive, Nashville, TN 37211.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING: 1) Property taxes for the current year, said taxes being prorated and payment of same being paid by the grantors; 2) The Plan of Record in Book 1835, Pages 136, 137 & 138, said Register's office and all matters therein.

82660
IDENTIF. & REFERENCE

93 NOV -5 PM 1:56
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater for this transfer is $69,000.00

Cynthia A. Osborn
Affiant

Subscribed and sworn before me this 1st day of November, 1993.

Notary Public

My Commission Expires: 7/23/94

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

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 **1st** day of **November, 1993.**

Kenneth Wayne Everett

Kelly Jean Everett

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 **Kenneth Wayne Everett and Kelly Jean Everett, husband and wife** , 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 **1st** day of **November, 1993.**

Notary Public
My Commission Expires: 10-14-96

STATE OF TENNESSEE
COUNTY OF DAVIDSON

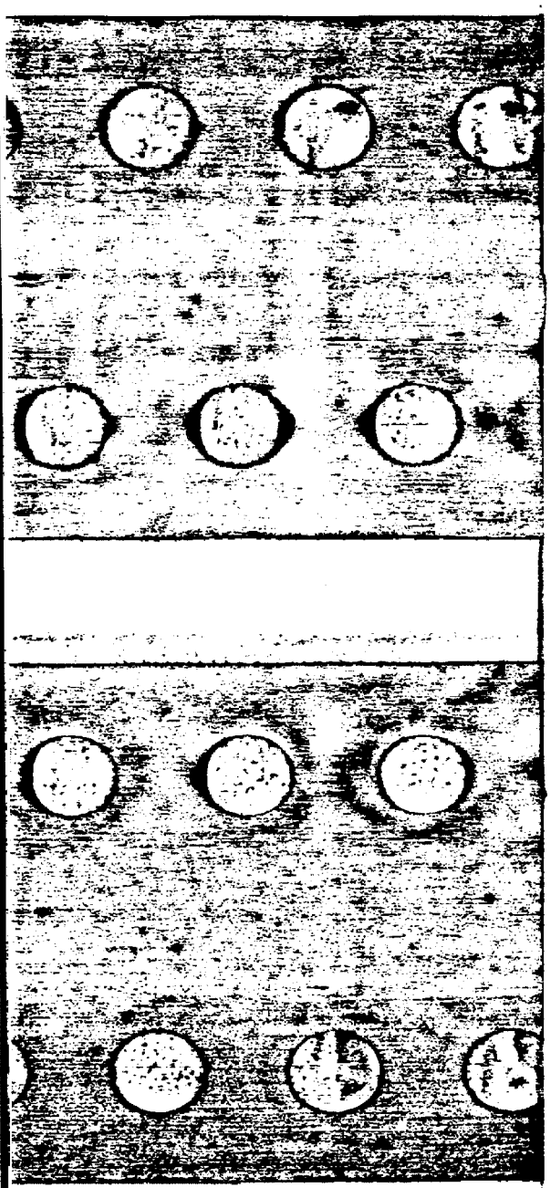
Personally appeared before me, **the undersigned authority**, a Notary Public in and for said County and State, the within named _____, with whom I am personally acquainted, and who acknowledged that (s)he executed the within instrument for the purposes therein contained, and who further acknowledged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

Witness my hand and official seal at **Nashville,**, Tennessee, this **1st** day of **November, 1993.**

Notary Public
My Commission Expires:

File No. 9310-455

5067 11/05 0101 03CHECK 264.30



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

RECEIVED OF _____

FOR _____

BOOK 9142 PAGE 715

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 69000.00
				CON TX 255.30
				PRFEE 1.00
				WDEED 8.00
				TOTAL 264.30
				CHECK 264.30
			11/05/93 01	13:56 0001 5067

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

82660
IDENTIF. ↑ REFERENCE

93 NOV -5 PM 1:56
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 718893