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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 $ 69,700.00

Ann Margaret Esaw
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 29th DAY OF June, 1993

Patricia Spicer Carden
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
Ann Margaret Esaw (NAME)	BarclaysAmerican/ Mortgage Corp. (NAME)	033-04-0-050.00
103 Hardaway Drive (STREET ADDRESS OR ROUTE NUMBER)	P. O. Box 1225 (STREET ADDRESS)	033-04-0-049.00
Goodlettsville, Tennessee (CITY) (STATE) (P. O. ZIP)	Charlotte, N.C. 28201-1225 (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, Wilfredo D. Cepnio and wife, Irene R. Cepnio

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Ann Margaret Esaw

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 part of Lot No. 260 and all of Lot 261 on the plan of Gatewood Section 1, of record in Book 3300, pages 47-51, Register's Office for said County. Said portion of Lot 260 being all of Lot 260 except for that portion that was taken by the State of Tennessee for the use and benefit of the Department of Highways of record in Book 4193, page 91, said Register's Office. All to which plan references is hereby made for a more complete and legal description.

Being the same property conveyed to Wilfredo D. Cepnio and wife, Irene R. Cepnio, by deed from Archie N. Spain, unmarried, and Cheryl L. Spain, unmarried, of record in Book 6129, page 666, Register's Office for Davidson County.

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, Cameron-Brown Company of record in Book 6928, page 772, said Register's Office, and also that the escrow account in connection with the aforesaid Deed of Trust is hereby transferred to the said Grantees.

unimproved ( )
This is improved ( ) property, known as 103 Hardaway Drive (House Number) (Street) Goodlettsville, TN 37072 (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 our hands this 29th day of June, 1993

Wilfredo D. Cepnio

Irene R. Cepnio

INDIVIDUAL ACKNOWLEDGEMENT

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State of Tenneesee

County of Williamson

Personally appeared before me, the undersigned, a Notary Public of said county, Wilfredo D. Cepnio and wife, Irene R. Cepnio

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 they executed the within instrument for the purpose therein contained.

WITNESS my hand, at office, this 29th day of June, 19 93

NOTARY PUBLIC

My commission expires:

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:

93 NOV 24 PM 3:49

FELIX E. [illegible] REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. / REFERENCE

896 89

WARRANTY DEED

FROM

Wilfredo D. Cepnio and wife,

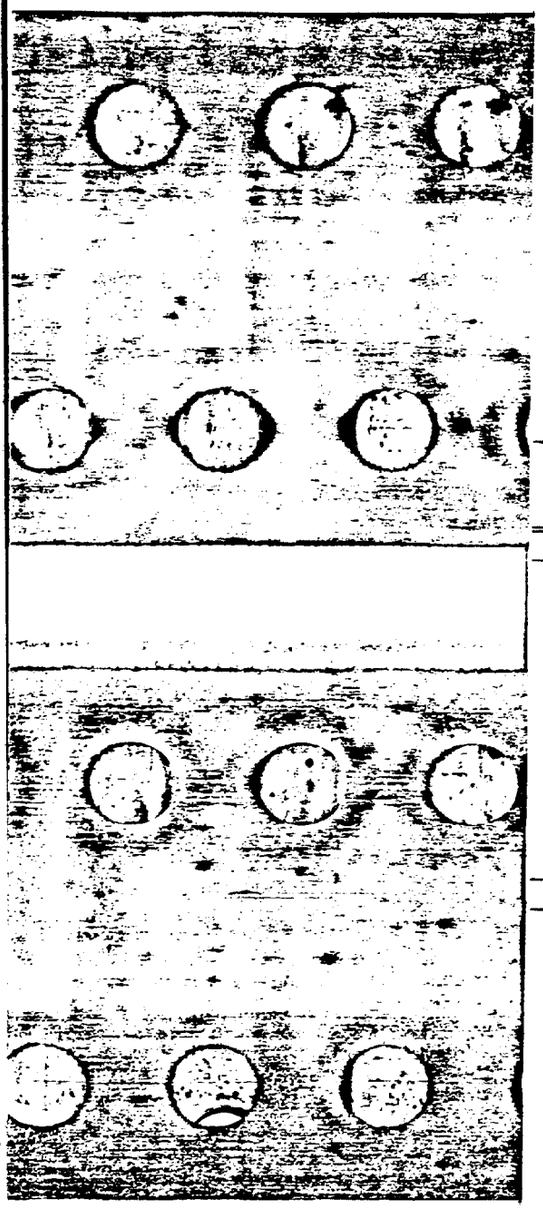
Irene R. Cepnio

TO

Ann Margaret Easaw

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

2724 11/24 0101 03CHECK 266-89



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 69700.00
CON TX 257.89
PRFEE 1.00
WDEED 8.00
TOTAL 266.89
CHECK 266.89

11/24/93 01 15:49 0001 2724

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

89689
IDENTIF. ↑ REFERENCE

93 NOV 24 PM 3:49
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 726444