BOX 15

FORM NO. WD-1 REV. 10-86

BOOK 9175 PAGE 456

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $99,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF November 19 93.

Notary Public

MY COMMISSION EXPIRES:

(AFFIX SEAL)

PATRICIA ALBRIGHT
NOTARY PUBLIC
COMMISSION # CC 283727
EXPIRES MAY 5, 1997
Atlantic Bonding Co., Inc.
800-732-2245

SPECIAL WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
Dyer, James & Taylor, Attys.,Suite 200, 30 Burton Hills Blvd.,Nashville, Tn
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	MORTGAGEE:	MAP-PARCEL NUMBERS
Edrick Rowe (NAME)	GMAC Mortgage Corporation of PA (NAME)	Map 136-10
313 Clearlake Drive (STREET ADDRESS OR ROUTE NUMBER)	8360 Old York Road (STREET ADDRESS)	Parcel 74
Nashville, TN 37217 (CITY) (STATE) (P. O. ZIP)	Elkins Park, PA 19117-1590 (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, Home Savings of America, FSB

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Edrick Rowe and wife, Janice P. Rowe

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. 442, Section 7A on the Plan of Priest Lake Park, of record in Book 5200, Pages 107 through 109, Register's Office for Davidson County, Tennessee, described as follows:

From a point designated as the common line between said Lot No. 442 and Lot No. 441, beginning on Clearlake Drive commencing East 149.49 feet, more or less, to a point common to Lots 442,441 and 440, thence NE 133.24 feet, more or less, to a common point to Lots 442,440 and 443, thence, W. 237.53 feet, more or less, to a point located on said Clearwater Drive, thence South along Clearwater Drive 100 feet, more or less, to the point of origin.

Being the same property conveyed to Home Savings of America by Substitute Trustee's Deed of record in Book 8992, Page 588, said Register Office .

This conveyance is subject to any and all existing restrictions and easements of record.

93085

IDENTIF. & REFERENCE

FILED 93 DEC -3 PM 3:42 REGISTER DAVIDSON COUNTY, TN.

This is unimproved ( ) improved (X) property, known as 313 Clearlake Drive Nashville, Tn 37217
(House Number) (Street) (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 [illegible] claiming by, through, and under the grantor, but not further or otherwise.

Witness my hand this 24th day of November, 19 93

HOME SAVINGS OF AMERICA, FSB

BY: Craig M. Rosen

Assistant Vice President

STATE OF TENNESSEE
Davidson County

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

_____

_____

the bargainor____, with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____ _____, Tennessee, this _____ day of _____ 19____.

Commission expires _____

_____
Notary Public

STATE OF FLORIDA
COUNTY OF BROWARD

Before me, THE UNDERSIGNED, a Notary Public within and for the State and County aforesaid, personally appeared CRAIG M. ROSEN and _____ with whom I am personally acquainted and who upon (his oath) ~~(their several oaths)~~ acknowledged (himself) ~~(themselves)~~ to be the ASST. VICE PRESIDENT and _____ respectively of the Home Savings of America, FSB the within named bargainor, a corporation, and that (he) ~~(they)~~ as such Asst. Vice President and _____, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Craig M. Rosen as such Asst. Vice President, and attesting the same by the said _____ as such _____

Witness my hand and official seal at office at Pompano Beach, Florida on this the 24th day of November, 1993

My commission expires PATRICIA ALBRIGHT
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION # CC 283727
EXPIRES MAY 5, 1997
Atlantic Bonding Co., Inc.
800-732-

Patricia Albright
Notary Public

STATE OF TENNESSEE
Davidson County

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On this _____ day of _____, 19____, personally appeared before me, _____, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained and who further acknowledged that he is the "attorney-in-fact" of

_____

and is authorized by them to execute this instrument on their behalf, as their free act and deed.

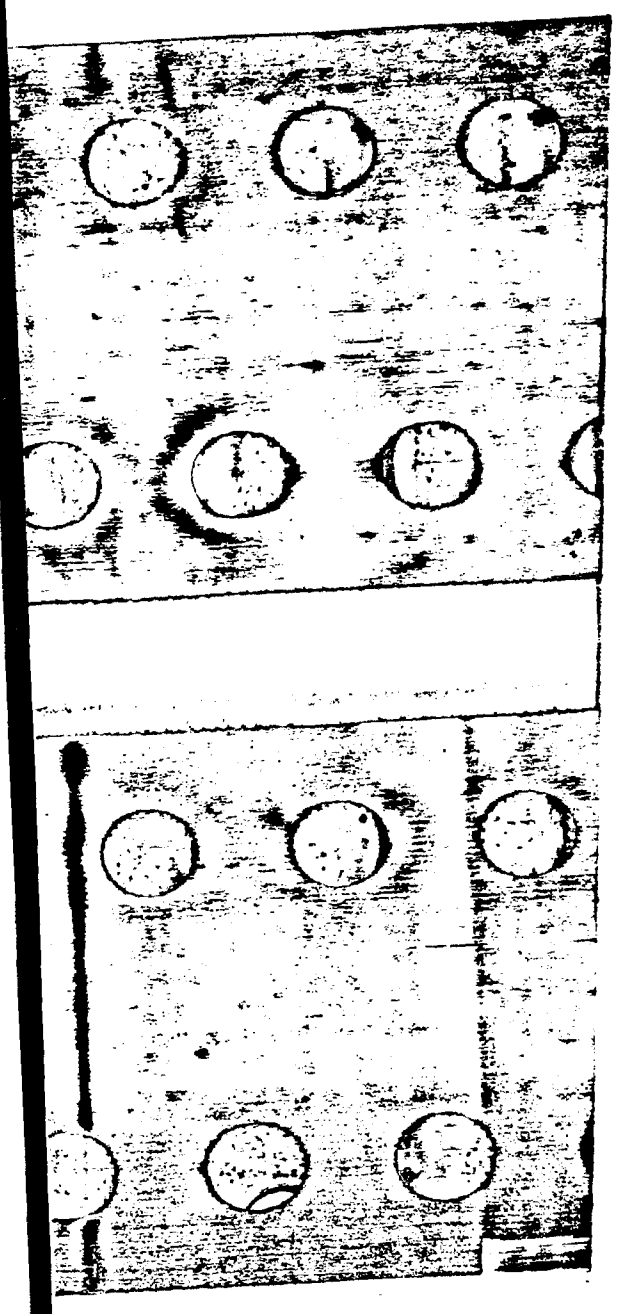
Witness my hand, at office, this _____ day of _____, 19____.

_____
Notary Public

My commission expires:

_____

0011 12/03 0101 03CHECK 378.63



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	99900.00
			CON TX	369.63
			PRFEE	1.00
			WDEED	8.00
			TOTAL	378.63
			CHECK	378.63

12/03/93 01 15:42 0001 0011

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

93085
IDENTIF. # REFERENCE

93 DEC -3 PM 3:42

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No.730072