This Instrument Prepared By:

Box 60

Thomas I. Bottorff, Attorney
5110 Maryland Way, Suite 200
Brentwood, TN 37027

WARRANTY DEED

BOOK 9186 PAGE 67

ADDRESS NEW OWNER:
James D. Howser and Cindy A. Howser
120 Shepherd Hills Dr.
Madison, TN 37115

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Republic Bancorp Mortgage, Inc.
31155 Northwestern Hwy.
Farmington Hills, MI 48334

MAP AND PARCEL:
MAP 034-03-0
GROUP
PARCEL 045.00

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, Clarence D. Witt, Trustee of the Clarence D. Witt Revocable Trust Under Agreement dated November 11, 1991, hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto James D. Howser and wife, Cindy A. Howser, 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. 13 on the Map of Shepherd Hills Subdivision, Section I, of record in Book 2331, page 46, Register's Office, Davidson County, TN.

Being part of the property conveyed to Clarence D. Witt, Trustee of the Clarence D. Witt Revocable Trust Under Agreement Dated November 11, 1991, by Quitclaim Deed from Clarence D. Witt and wife Eva Jean Witt of record in Book 8500, page 853, Register's Office, Davidson County, Tennessee; further being the property conveyed to Clarence D. Witt and wife Eva Jean Witt by Trustee's Deed from T. Larry Edmondson, Successor Trustee, of record in Book 6552, page 334, said Register's Office.

This is improved property known as 120 Shepherd Hills Dr., Madison, TN 37115.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 1994 and subsequent years.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said James D. Howser and wife, Cindy A. Howser, their heirs and assigns, forever; and Clarence D. Witt, Trustee, does covenant with the said Grantees 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 unless otherwise herein set out; and he does further covenant and bind himself as Trustee, the heirs and successors under the Trust, 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 shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

96645
IDENTIF. & REFERENCE

30EC 14 PM 1:26
REGISTER
DAVIDSON COUNTY, TN.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

Witness my hand this the 19th day of November, 1993.

Clarence D. Witt, Trustee of the Clarence D. Witt Revocable Trust Under Agreement Dated November 11, 1991

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Clarence D. Witt, Trustee, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within Warranty Deed for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee, this the 19th day of November, 1993.

NOTARY PUBLIC

My Commission Expires: November 20, 1996

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $ 78,000.00.

AFFIANT

Subscribed and sworn to before me this 19th day of November, 1993.

NOTARY PUBLIC

My Commission Expires: November 20, 1996

3928 12/14 0101 03CHECK 297.60

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

RECEIVED OF _____

FOR _____

BOOK 9186 PAGE 69

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 78000.00
				CON TX 288.60
				PRFEE 1.00
				WDEED 8.00
				TOTAL 297.60
				CHECK 297.60
12/14/93	01		13:27 0001	3928

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

96645
IDENTIF. # REFERENCE

93 DEC 14 PM 1:26

FELIX Z. WILSON
DAVIDSON CO., TN.

No.733931