OLD REPUBLIC

National Title Insurance Company
344 Fourth Avenue North
Nashville, Tennessee 37219-1611
SV 2010590

BOOK 9193 PAGE 533

STATE OF TENNESSEE)
COUNTY OF Davidson)
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 83,877.47

Cynthia Theresa Watkins

SUBSCRIBED AND SWORN TO BEFORE, THIS THE 17th DAY OF December, 19 93

NOTARY PUBLIC

My Commission expires: 1-27-96

(615) 385-2804 THIS INSTRUMENT PREPARED BY

Marbut Glenn Gaston, Jr., Lawyer, 2211 Crestmoor Rd., Nashville, TN 37215
NAME ADDRESS

NAME & ADDRESS OF PROPERTY OWNER:	SEND TAX BILLS TO:	MAP & PARCEL NUMBERS:
Cynthia Theresa Watkins (NAME)	Carteret Federal Savings Bank (NAME)	150-11-186
3249 Towne Village Rd. (ADDRESS)	P. O. Box 419 (ADDRESS)	2DX-05931
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Clearwater, FL 34617-0419 (CITY) (STATE) (ZIP)	

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

Warranty Deed

For and in Consideration of the sum of $ 83,877.47 cash in hand paid by the hereinafter named grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, we

Warren Edward Lauderback and wife, Ruth A. Lauderback

hereinafter called the **GRANTORS**, have bargained and sold, and by these presents do transfer and convey unto

Cynthia Theresa Watkins

hereinafter called the **GRANTEES**, their heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, and being Lot No. 305 on the Final P.U.D. Plan of Towne Village of the Country, Section Four-A, as of record at Book 6250, page 20, Register's Office for said County, to which plan reference is hereby made and the same incorporated herein for a complete description of said lot.

Being all the same property conveyed to the grantors herein by deed as of record at Book 6544, page 104, said Register's Office.

This conveyance is subject to 1994, and thereafter, property taxes, to restrictive covenants of record at Book 6304, page 985, to the limitations shown on said plan at Book 6250, page 20, and subject to **but further as part of the consideration for this transfer** is the grantee's express agreement to assume and pay the unpaid principal balance of that certain note secured by Deed of Trust of record at book 7164, page 774, said Register's Office, as evidenced by the signature of the grantee below, and that the escrow account held in connection with said loan is hereby transfered, granted and/or conveyed to the grantee by the grantors as part of the conveyance herein described.

==unimproved== ( ) This is improved (X) property, known as 3249 Towne Village Rd., Antioch, TN 37013
(House Number) (Street) (City) (State) (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. We do covenant with 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 set out herein. We do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the 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 17th day of December, 19 93.

Warren Edward Lauderback

Ruth A. Lauderback

To Acknowledge Assumption Responsibilities Under Loan Documents:

Cynthia Theresa Watkins

INDIVIDUAL ACKNOWLEDGMENTS:

STATE OF TENNESSEE }
County of Davidson }

BOOK 9193 PAGE 534

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named Warren Edward Lauderback and wife, Ruth A. Lauderback and Cynthia Theresa Watkins, the bargainor(s), with whom I am personally acquainted (or proved to me in 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 office this 17th day of December, 19 93.

My Commission expires:
1-27-96

Notary Public

STATE OF TENNESSEE }
County of }

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named _____, the bargainor(s), with whom I am personally acquainted (or proved to me in the basis of satisfactory evidence), and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this _____ day of _____, 19___.

My Commission expires:

_____

Notary Public

STATE OF TENNESSEE }
County of }

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named _____, the bargainor(s), with whom I am personally acquainted (or proved to me in the basis of satisfactory evidence), and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this _____ day of _____, 19___.

My Commission expires:

_____

Notary Public

CORPORATE OR PARTNERSHIP ACKNOWLEDGMENT:

STATE OF TENNESSEE }
County of }

Before me, the undersigned authority, a Notary Public in and for the State and County aforesaid, personally appeared _____, with whom I am personally acquainted (or proved to me in the basis of satisfactory evidence), and who, upon oath, acknowledged _____self to be the _____ of _____, the within named bargainor, a corporation (or partnership), and that ___, as such officer (or partner), being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation (or partnership) by _____self as such officer (or partner).

Witness my hand and official seal at office this _____ day of _____, 19___.

My Commission expires:

_____

Notary Public

PICK-UP
98932
IDENTIF. A REFERENCE
93 DEC 21 AM 8
FELIX E. DAVIDSON
REGISTER
94 12/21 0101 03CHECK
319.43

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9193 PAGE 535

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 83877.47
				CON TX 310.43
				PRFEE 1.00
				WDEED 8.00
				TOTAL 319.43
				CHECK 319.43
12/21/93	01			08:08 0001 6417

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

98932
IDENTIF. & REFERENCE

93 DEC 21 AM 8:07
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 736388