This Instrument Prepared By:
Gail P. Pigg, Attorney
219 Second Avenue, North
First Floor Suite
Nashville, Tennessee 37201

NEW OWNER(S) ADDRESS:	SEND TAX BILLS TO:	MAP & PARCEL NO.
Daniel C. Stephen, et ux	Mortgage Service America Co	Map 142-14-B
7528 Old Harding Pike	P.O. Box 7630	Parcel 013
Nashville, TN 37221	Reno, Nevada 89510-7360	

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid, the receipt of which is hereby acknowledged, we

HAURY AND SMITH CONTRACTORS, INC.

have bargained and sold and by these presents do hereby transfer and convey unto the said

DANIEL C. STEPHEN AND WIFE, NANCY L. STEPHEN

the GRANTEES herein, their heirs and assigns a certain tract or parcel of land in DAVIDSON County, State of Tennessee, described as follows:

LAND in Davidson County, Tennessee, being Lot No. 13, River Plantation, Section VIII, Phase one, of record in Plat Book 6900, pages 475 and 476, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of said lot.

Included in the above description but excluded from this conveyance is certain land conveyed to the Metropolitan Government of Nashville and Davidson County, Tennessee, by deed which is presently unrecorded, described as follows:

BEGINNING at a point on the existing westerly margin of Old Harding Pike at Station 100 + 17.32 a distance of 30.00 feet left of the Survey Centerline as shown on Project No. 92-R-6, Sawyer Brown Road/Old Harding Road Intersection Improvements; thence leaving said point along the westerly margin of Old Harding Road, North 20° 42' 07" East a distance of 75.00 feet to a point; thence continuing along the northern property line, North 69° 17' 54" West a distance of 13.04 feet to a point; thence continuing South 20° 46' 57" West a distance of 75.00 feet; thence continuing South 69° 17' 54" East a distance of 13.14 feet to the point of beginning and containig an area of 981.65+ Square Feet or approximately 0.023+ acres.

Being part of the same property conveyed to Haury and Smith Contractors, Inc., by deed from B. B. Doubleday, Jr., of record in Book 7074, page 493, Register's Office for Davidson County, Tennessee.

This conveyance is subject to Conditions, Covenants and Restrictions of record in Book 7389, page 941, said Register's Office, and to the conditions set forth in the Charter of River Plantation, Sections 8-11 Umbrella Association, a non-profit Homeowner's Association organized under the laws of the State of Tennessee and the By-Laws of said Association, of record in Book 7389, page 924, said Register's Office. Said Conditions, Covenants, Restrictions and By-Laws contain an assessment for common charges, also subject to 1994 taxes and Plat in Book 6900, pages 475 and 476, Register's Office for Davidson County, Tennessee.

This is improved property known as Lot No. 13, 7528 Old Harding Pike, Nashville, Davidson County, Tennessee.

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, except as set forth above.

Whenever 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 1st day of April, 1994.

HAURY AND SMITH CONTRACTORS, INC.

by: Ronald Lowery

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Randall Toney with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be the Chief Administrative Officer & Chief Financial Officer of HAURY AND SMITH CONTRACTORS, INC., the within named bargainor, a corporation, and that he as such Chief Financial Officer executed the foregoing instrument for the purpose therein contained by signing the same of the corporation by the said Randall Toney as Chief Financial Officer.

WITNESS my hand and official seal at Nashville, Tennessee, on this the 1st day of April, 1994.

NOTARY PUBLIC

My commission expires: 7/27/96.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual value or consideration, whichever is greater, for this transfer is $115,000.00

Sworn to and subscribed before me this 1st day of April, 1994.

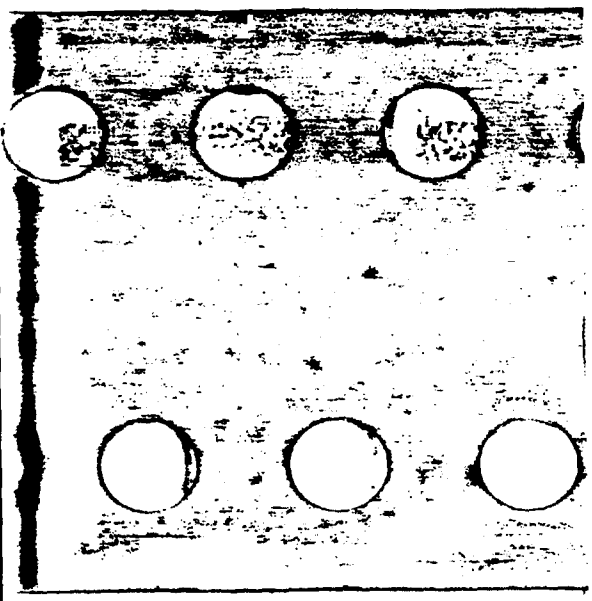
NOTARY PUBLIC

My commission expires: 7/27/96.

35610
IDENTIF. ↑ REFERENCE

94 APR -5 PM 3:32
REGISTER
DAVIDSON COUNTY, TN.

0227 04/05/94 0101 03CHECK 434.50



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

RECEIVED OF _____

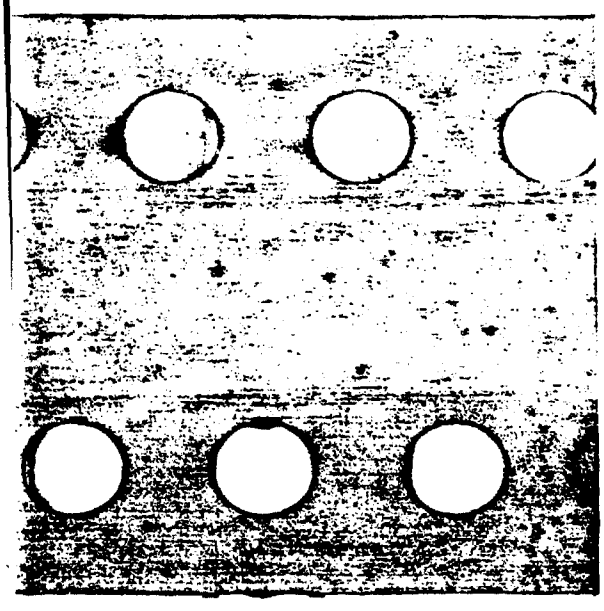
FOR _____

BOOK 9302 PAGE 649

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	
				115000.00
			CON TX	425.50
			PRFEE	1.00
			WDEED	8.00
			TOTAL	434.50
			CHECK	434.50

04/05/94 01 15:33 0001 0227



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

35610
IDENTIF. & REFERENCE

94 APR -5 PM 3:32

FELIX Z. WILSON
DAVIDSON COUNTY, TN

No. 775479