Stephen Haines

Name and Address of New Owner:
John St. Clair
5211 Kentucky Avenue
Nashville, TN 37209

Send Tax Bills To:
Same

Prepared by:
D.W. McMackin
McMackin, Garfinkle, McLemore & Walker
P.O. Box 198947
Nashville, TN 37219

Map and Parcel No.
91-7-217
12W15285

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $43,900.00.

John St Clair

Subscribed and sworn to before me on this 25 day of May, 1994.

Notary Public

My Commission Expires: 7/26/97

0962 05/26 0101 03CHECK 171.43

94 MAY 26 PM 2:42
FELIX Z. ... REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. # REFERENCE 54577

SPECIAL WARRANTY DEED

For and in consideration of the sum of Ten and No/100---------
----------($10.00)----------
Dollars cash in hand paid and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, Associates Financial Services Company, Inc., has bargained and sold, and does hereby transfer and convey unto the said John St. Clair and wife, Anita St. Clair, their heirs and assigns, certain real estate in Davidson County, Tennessee, as follows:

Land in Davidson County, Tennessee, being the westerly 15 feet of Lot No. 1120, Lot No. 1122, and the easterly 17 feet of Lot No. 1124 on the Map of Plan No. 1, Block 170, West Nashville as of record in Book 57, pages 74 and 75, Register's Office for Davidson County, Tennessee. Said Land also being known as Lot No. 1 on the Plat of the Bubis Subdivision as of record in Book 5800, page 250, in the Register's Office for Davidson County, Tennessee.

Said Lot No. 1 fronts 57 feet on the southerly margin of Kentucky Avenue and runs back between parallel lines 150 feet to a line on the rear on which it measures 57 feet along the northerly margin of an alley.

Being the same property conveyed to Associates Financial Services Company, Inc., by Trustee's Deed from D.W. McMackin, Substitute Trustee, of record in Book 9230, page 395, Register's Office, Davidson County, Tennessee.

This is improved property located at 5211 Kentucky Avenue, Nashville, Tennessee 37209.

The above legal description is identical to the legal description in the previous deed of record.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest belonging to the said John St. Clair and wife, Anita St. Clair, their heirs and assigns forever. Grantor

covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered, except for current year real estate taxes, the payment of which has been prorated of even date therewith and assumed by Grantees.

Grantor further covenants and binds itself, its successors and representatives, to specially warrant and forever defend the title to said real estate to the said John St. Clair and wife, Anita St. Clair, their heirs and assigns, against the lawful claims of all persons by, through, and under Grantor, but not otherwise.

Witness my hand on this 24th day of May, 1994, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

SEAL

ASSOCIATES FINANCIAL SERVICES COMPANY, INC.

By: _____
J. L. Occkiogrosso, Vice Pres. (Title)

STATE OF TEXAS
COUNTY OF DALLAS

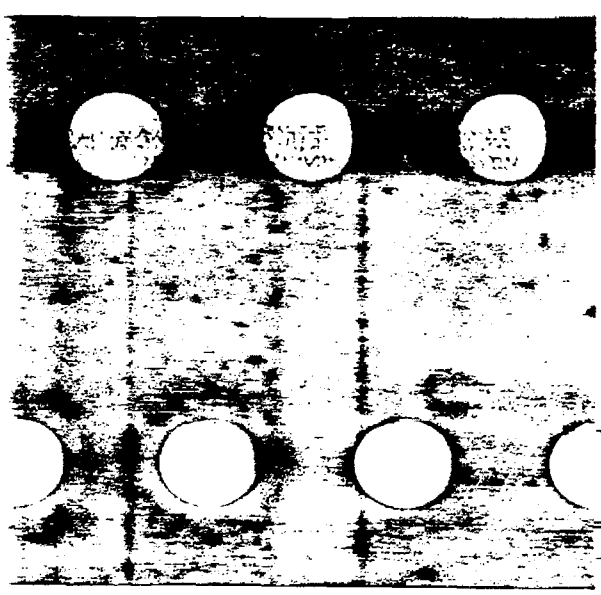
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared J. L. Occkiogrosso with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the Vice Pres. of the Associates Financial Services Company, Inc., a corporation, and that he as such Vice Pres., executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Vice Pres..

Witness my hand and official seal at Dallas, Texas, this 24th day of May, 1994.

BARBARA M. YUNKER
MY COMMISSION EXPIRES
August 6, 1997

_____
Notary Public

Commission Expires: _____



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

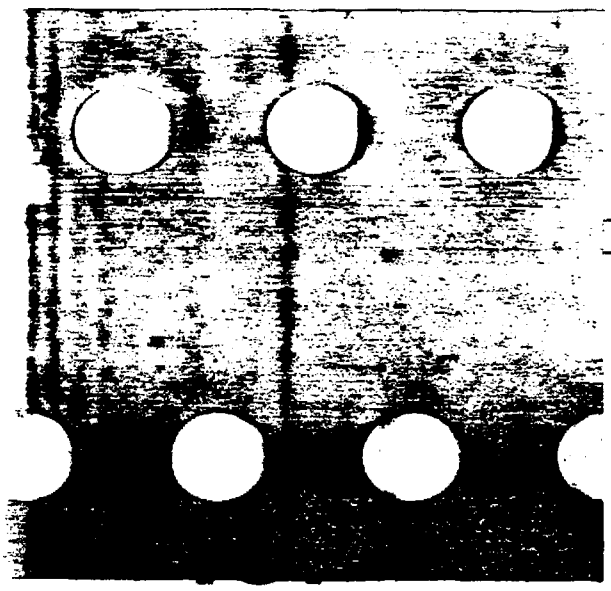
RECEIVED OF _____

FOR _____

BOOK 9358 PAGE 271

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	43900.00
CON TX	162.43
PRFEE	1.00
WDEED	8.00
TOTAL	171.43
CHECK	171.43

05/26/94 01 14:42 0001 0962

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

54577
Identify Reference

94 MAY 26 PM 2:42

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 795933