This Instrument Prepared By:
HAROLD REEVES, ATTORNEY P.C.
640 Spence Lane, Suite 218
Nashville, TN 37217
(615) 361-6679

File Box 24

BOOK 9359 PAGE 32

ADDRESS NEW OWNER:
Doris M. Hoy
3930 Plantation Drive
Hermitage, Tennessee 37076

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Barclays/American Mortgage Corp.
P. O. Box 31728
Charlotte, NC 582310-1728

MAP AND PARCEL:
MAP 75-090
PARCEL 31
4D-33314

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, Dharam S. Dhindsa, married hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto Doris M. Hoy, unmarried, hereinafter called the Grantee, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

BEING Lot No. 118, on the Plan of Hermitage Hills, of record in Plat Book 2900, Pages 48 and 49, and as amended in Book 3104, Page 119, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Dharam S. Dhindsa, married, by deed from Harbans S.Dhindsa and wife, Dev K. Dhindsa of record in Book 7277, Page 768, Register's Office for Davidson County, Tennessee.

This is the same description as in previous deed of record.

This conveyance subject to a Deed of Trust payable to BarclaysAmerican Mortgage Corporation, of record in Book 7277, Page 771, said Register's Office, and is not assumed by Grantee. Grantor is obligated to make all payments as set forth in the Deed of Trust securing the first mortgage. A wrap-around mortgage is being recorded simultaneously herewith.

THIS conveyance subject to such easements, setback lines of record in Book 2900, Pages 48 and 49 and as amended in Book 3104, Page 119, said Register's Office.

This Property is conveyed "AS IS, WHERE IS"

This is improved property known as 3930 Plantation Drive, Hermitage, TN 37076 and is not the principal residence of the Grantor and is not subject to marital rights herein.

This instrument is executed on behalf of Dharam S. Dhindsa by Harbans S. Dhindsa as Attorney in Fact pursuant to a Power of Attorney being placed of recorded simultaneously herewith.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Doris M. Hoy, unmarried, her heirs and assigns, forever; and I, Dharam S. Dhindsa do covenant with the said Grantee that I am 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 I do further covenant and bind myself, my heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, her 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.

Witness my hand this the 18th day of May, 1994.

Dharam S. Dhindsa

By Harbans S. Dhindsa as Attorney in Fact

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Harbans S. Dhindsa as Attorney In Fact of Dharam S. Dhindsa with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), 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 the maker, or a constituent of the maker, and is authorized by the maker, or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker. Witness my hand and official seal at Nashville, Tennessee, this the 18th day of May, 1994.

NOTARY PUBLIC

My Commission Expires: 3/22/97

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $ 62,500.00.

AFFIANT

Subscribed and sworn to before me this 18th day of May, 1994.

NOTARY PUBLIC
My Commission Expires: 3/22/97

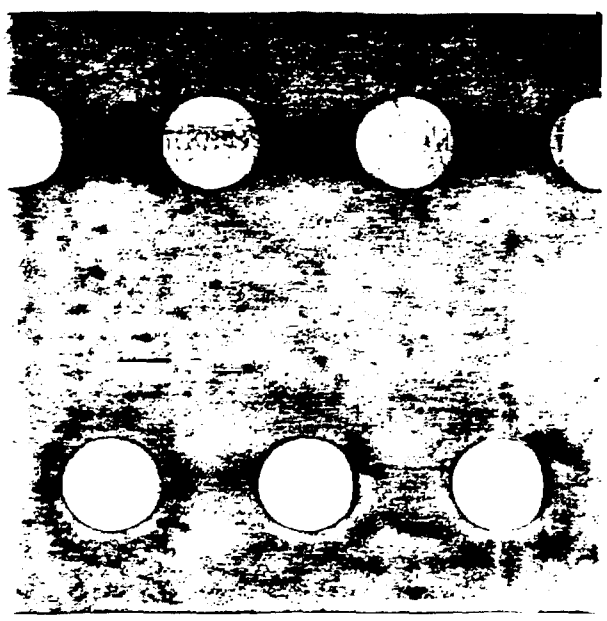
54831

IDENTIF. & REFERENCE

94 MAY 27 AM 11:02

FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

9359 05/27 0101 03CHECK 240.25



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

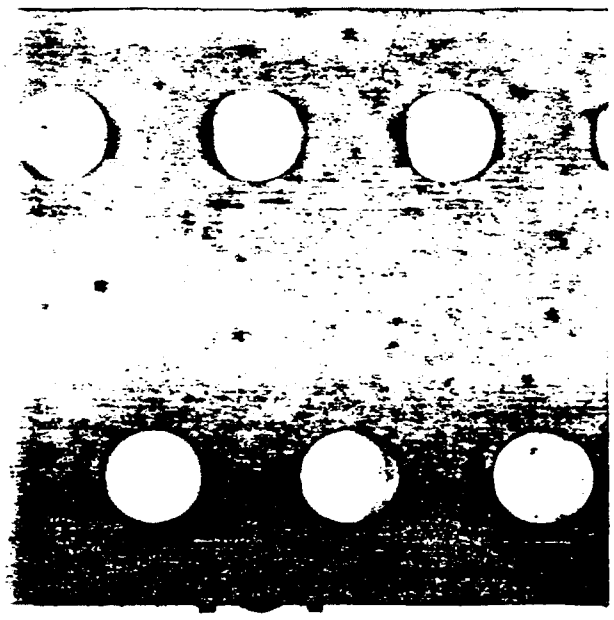
RECEIVED OF _____

FOR _____

BOOK 9359 PAGE 34

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	62500.00
			CON TX	231.25
			PRFEE	1.00
			WDEED	8.00
			TOTAL	240.25
			CHECK	240.25
05/27/94	01		11:02 0001	1259



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

54831
IDENTIF. ↑ REFERENCE

94 MAY 27 AM 11:02
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 796229