BOX 10

FORM NO. WD-1

BOOK 9376 PAGE 739

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $83,900.00

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 20th DAY OF May, 1994

Notary Public

MY COMMISSION EXPIRES: 5-28-95

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
PATRICIA SPICER CARDEN, ATTORNEY
5034 Thoroughbred Ln., Ste A, Brentwood, TN 37027

ADDRESS NEW OWNER (S) AS FOLLOWS	SEND TAX BILLS TO: /and Mortgagee is:	MAP-PARCEL NUMBERS
Arthur F. Pagel and wife (NAME)	SAME/Countrywide Funding Corporation (NAME)	149-05-0-A-217.00
217 Pepper Ridge Circle (STREET ADDRESS OR ROUTE NUMBER)	155 N. Lake Avenue (STREET ADDRESS)	
Antioch, TN 37013 (CITY) (STATE) (P. O. ZIP)	Pasadena CA 91109 (CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, H.M. Properties, Inc., a Tennessee Corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Arthur F. Pagel and wife, Donna M. Pagel,

~~5182 06/13 0101 03CHECK~~ 319.43

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 Unit No. 217 on the plan of condominium site of Phase Seven Pepper Ridge Condominiums, of record in Book 8250, page 239 and an Annexation of Land in Book 9321, page 18, Register's Office for said County, to which Plan and record thereof are incorporated herein and made a part hereof by reference.

Being part of the same property conveyed to H.M. Properties, Inc., a Tennessee Corporation, by deed from Harold Moore and Elizabeth Moore, of record in Book 7412, page 517, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to Master Deed and By-Laws, which contain restrictive covenants, liens, and other matters of record in Book 7466, page 248, Book 7572, page 222, Book 7779, page 48, Book 8026, page 588, Book 8297, page 251, Book 8684, page 880, Book 8672, page 17, Book 8870, page 546, Book 8856, page 867, Book 9020, page 155, Book 9155, page 806, Book 9321, page 18, all in the Register's Office for said County; to matters set forth in the above referenced Plan of Record; to easement of Record in Book 8250, page 239, said Register's Office.

This is unimproved ( ) improved (X) property, known as 217 Pepper Ridge Circle, Antioch, Tennessee 37013
(House Number) (Street) (P. O. Address) (City or Town) (Postal 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; 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. 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 my hand this 20th day of May, 1994

H.M. Properties, Inc.

By: Joe Prosser, Vice-President

INDIVIDUAL ACKNOWLEDGEMENT

State of Tenneesee

County of _____

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Personally appeared before me, _____, a Notary Public of said county, _____

the within named bargainor(s), with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that _____ executed the within instrument for the purpose therein contained.

WITNESS my hand, at office, this _____ day of _____, 19____.

_____
NOTARY PUBLIC

My commission expires:

_____

CORPORATE ACKNOWLEDGEMENT

State of TENNESSEE

County of DAVIDSON

Before me, the Undersigned of the state and county aforesaid, personally appeared Joe Prosser, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be President (or other officer authorized to execute the instrument) of the H.M. Properties, Inc., the within named bargainor, a corporation, and that he as such Vice-President, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Vice-President.

WITNESS my hand and seal, at office in Brentwood, Tennessee this 20th day of May, 19 94

_____
NOTARY PUBLIC

My commission expires:
5-28-95

WARRANTY DEED

FROM

H.M. Properties, Inc.

TO

Arthur F. Pagel and wife,

Donna M. Pagel

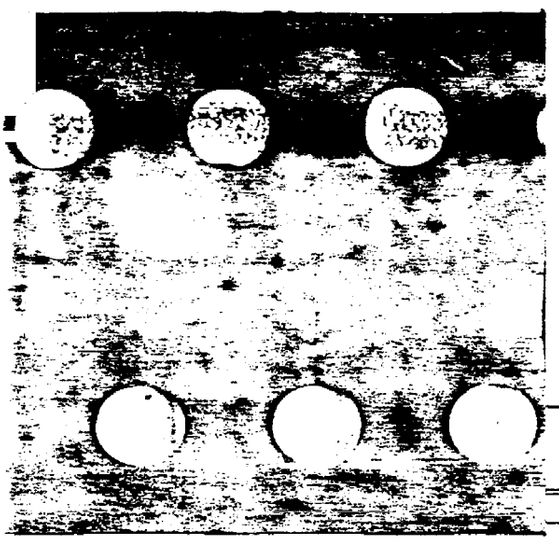
PATRICIA SPICER CARDEN
Attorney At Law
5034 Thoroughbred Lane
Brentwood, Tennessee 37027

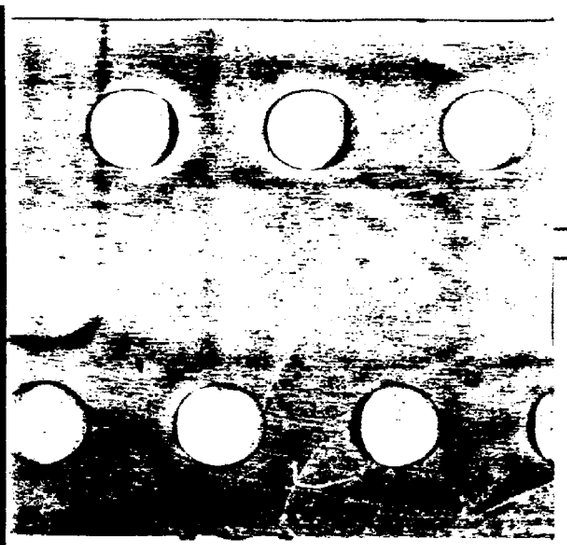
60512

IDENTIFICATION REFERENCE

94 JUN 13 PM 1:42

FELIX Z. MCCUTCHEN REGISTER
DAVIDSON COUNTY, TN.





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

RECEIVED OF _____

FOR _____

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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 83900.00	
			CON TX 310.43	
			PRFEE 1.00	
			WDEED 8.00	
			TOTAL 319.43	
			CHECK 319.43	
06/13/94	01		13:42 0001 5482	

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

94 JUN 13 PM 1:42
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

60512
IDENTIFICATION REFERENCE

No. 802233