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W A R R A N T Y D E E D

This Indenture made this 13th day of July, 1994 between Al Lowery and Brenda Lowery, his wife, as GRANTOR, and Michael D. Harvey and Sharon Lee Harvey, husband and wife, as tenants by the entirety, as GRANTEE.

W I T N E S S E T H, That said Grantor, for and in consideration of the sum of TEN AND 00/100'S ($10.00) Dollars and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the grantee and grantee's heirs forever the following described land located in the County of Davidson, State of Tennessee, to-wit:

Being Lot No. 123 on the Plan of Edge-O-Lake Estates, Section 8, as of record in Plat Book 3700, page 101, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete and accurate legal description.

Being the same property conveyed to Al Lowery, a married person, by deed from Henry G. Cisneros, Secretary of Housing and Urban Development, dated April 12, 1994, recorded April 15, 1994, Book 9313, page 355, Register's Office for 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 Grantee, their heirs and assigns, forever; and we do covenant with the said Grantee that we are lawfully seized and posessed 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 Grantee, their 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.

IN WITNESS WHEREOF, Grantor has hereunto set grantor's hand and seal this day and year first above written.

WITNESSES

_____

_____

Al Lowery by Brenda Lowery, Atty-in-Fact

Brenda Lowery

****

Address New Owner:	Send Tax Bills To:	Map/Parcel Numbers:
Michael D. Harvey et ux 513 Clearwater Drive Nashville, TN 37217	Countrywide-Wholesale 155 N. Lake Avenue Pasadena, CA 91109-7137	Map 150-01 Parcel 155.00

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared BRENDA LOWERY, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of AL LOWERY as his attorney in fact and acknowledged that she executed the same as the free act and deed of said AL LOWERY.

Witness my hand and official seal at Nashville, Tennessee, this 13th day of July, 1994.

Melissa McBroom
Notary Public

My Commission Expires: 01/22/95

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Brenda Lowery, the bargainor(s), with whom I am personally acquainted (or proved to me on 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 this 13th day of July, 1994.

Melissa McBroom
Notary Public

My Commission Expires: 01/22/95

STATE OF Tennessee
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $70000.

Affiant

Subscribed and sworn to before me this 13th day of July, 1994.

Melissa McBroom
Notary Public

My Commission Expires: 01/22/95

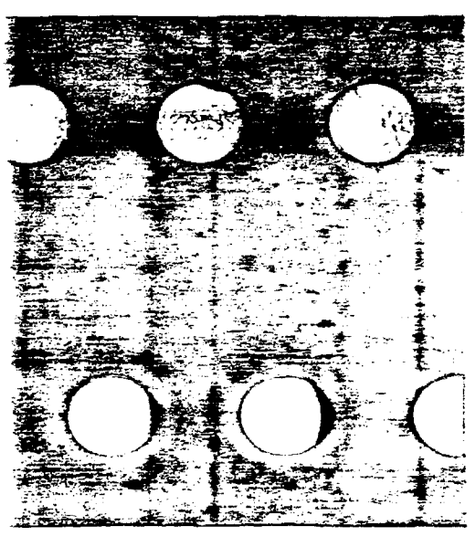
mail THIS INSTRUMENT PREPARED BY:
Equity Search, Inc.
2323 Hillsboro Road, Suite 507
Nashville, Tennessee 37212

7531 07/15 0101 03CHECK 268.00

94 JUL 15 PM 3:59
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE

71614



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

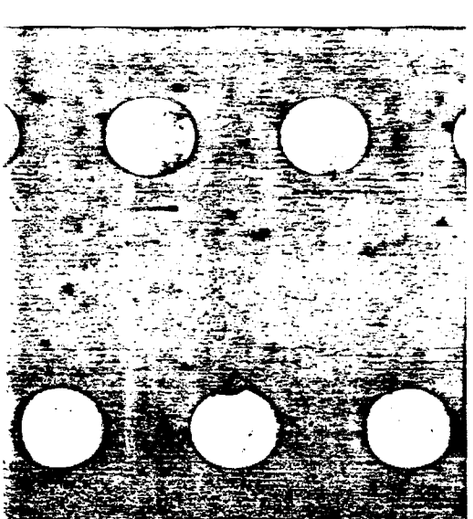
RECEIVED OF _____

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 70000.00
CON TX 259.00
~~PRFEE 1.00~~
~~MISC 8.00~~
TOTAL 268.00
CHECK 268.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/15/94 01 15:59 0001 7531

71614
IDENTIF. ↑ REFERENCE

94 JUL 15 PM 3:59
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 814128