File Box 38
First Title and Escrow Company, Inc. **WARRANTY DEED** BOOK 9425 PAGE 980

THIS INSTRUMENT PREPARED BY

George E. Mudter, Jr., Atty.
4301 Hillsboro Road, Suite 220
Nashville, Tennessee 37215

#12659

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
DAVID MARK BALDWIN (NAME)	MORTGAGE SERVICE AMERICA CO. (NAME)	Map 142-13-A
405 Northridge Court (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 9703 (STREET ADDRESS)	Parcel 41
Nashville, Tennessee 37221 (CITY) (STATE) (P. O. ZIP)	McLean, Virginia 22102 (CITY) (STATE) (ZIP)	FB 9D-80923

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, ALFRED J. TEDESCHI AND WIFE, TONI M. TEDESCHI

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO DAVID MARK BALDWIN AND WIFE, WENDY KRAEMER BALDWIN

HEREINAFTER CALLED THE GRANTEES, THEIR SUCCESSORS, 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 Lot No. 41 on the Plan of Riverside Phase I, as of record in Plat Book 6900, pages 490 thru 492, revised in Plat Book 6900, page 784, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Alfred J. Tedeschi and wife, Toni M. Tedeschi by deed from Jeffrey Robert Nieder and wife Charlotte R. Nieder of record in Book 8433, page 873, said Register's Office.

This conveyance is made subject to: (1) 1994 Taxes, which have been prorated and assumed by the Grantees; (2) Easements and Restrictions of record in Book 7185, page 619 and Book 7405, page 780; and (3) All matters appearing on the Plan of record in Plat Book 6900, pages 490 and 492 revised in Plat Book 6900, page 784, said Register's Office.

77457

IDENTIF. & REFERENCE

94 AUG -2 PM 2:41

REGISTER
DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (XX property, known as 405 Northridge Court, Nashville, Tennessee 37221

TO HAVE AND TO HOLD the said tract or parcel of land, with the apurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors, 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, successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their successors, 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.

In witness whereof, the GRANTORS have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officer) on this 29th day of July, 19 94

Alfred J. Tedeschi By: Melissa Thomas

ALFRED J. TEDESCHI
BY: MELISSA THOMAS, ATTORNEY-IN-FACT
BY POWER OF ATTORNEY RECORDED SIMULTANEOUSLY HEREWITH

Toni M. Tedeschi By: Melissa Thomas

TONI M. TEDESCHI
BY: MELISSA THOMAS, ATTORNEY-IN-FACT
BY POWER OF ATTORNEY RECORDED ~~SIMULTANEOUSLY~~ HEREWITH

STATE OF TENNESSEE
COUNTY OF _____

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Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____

_____

with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand at office, this _____ day of _____, 19 _____.

My commission expires _____ Notary Public _____

STATE OF _____
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____

_____

with whom I am personally acquainted, and who acknowledged that _____ _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ 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 at Office, this _____ day of _____, 19____.

My commission expires _____ Notary Public _____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, MELISSA THOMAS, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Attorney-In-Fact for the said ALFRED J. TEDESCHI AND WIFE, TONI M. TEDESCHI and is authorized by the said ALFRED J. TEDESCHI AND WIFE, TONI M. TEDESCHI to execute this instrument on their behalf.

Witness my hand, at Office, this 29th day of July, 1994.

My Commission Expires: 11/20/96

Notary Public

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 157,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th DAY OF July, 19 94

MY COMMISSION EXPIRES: 11/20/96
(AFFIX SEAL)

Notary Public

WARRANTY DEED

FROM ALFRED J. TEDESCHI AND WIFE, TONI M. TEDESCHI

TO DAVID MARK BALDWIN

3778 08/02 0101 CHECK 591.75

PLEASE RETURN TO:
First Title & Escrow Company, Inc.
Suite 11C The Paddock
229 Ward Circle
P.O. Box 926
BRENTWOOD, TENNESSEE 37024-0926

77458

IDENTIF. # REFERENCE

AFTER RECORDING RETURN TO:

9999 . FIRST TITLE AND ESCROW COMPANY, INC.
229 Ward Circle, Suite C-11
The Paddock I
Brentwood, TN 37027
#12659
File Box 38
First Title and Escrow Company, Inc.

94 AUG -2 PM 2:41

FELIX ... REGISTER
DAVIDSON COUNTY, TN.

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Loan Number: 333434 [Space Above This Line For Recording Data]

PURCHASE MONEY

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on JULY 29 , 19 94 . The grantor is DAVID MARK BALDWIN AND WENDY KRAEMER BALDWIN (HIS WIFE)

("Borrower"). The trustee is DAVID R. WILSON OF WILLIAMSON COUNTY , Tennessee ("Trustee"). The beneficiary is MORTGAGE SERVICE AMERICA CO. , which is organized and existing under the laws of STATE OF NEVADA , and whose address is P.O. BOX 7360, RENO, NEVADA 89510-7360 ("Lender").

Borrower owes Lender the principal sum of ONE HUNDRED TWENTY SIX THOUSAND AND NO/100 Dollars (U.S.$ 126,000.00). This debt is evidenced by the Borrowers note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on AUGUST 1,2024 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in DAVIDSON COUNTY Tennessee:

Land in Davidson County, Tennessee, being Lot No. 41 on the Plan of Riverside Phase I, as of record in Plat Book 6900, pages 490 thru 492, revised in Plat Book 6900, page 784, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to David Mark Baldwin and wife, Wendy Kraemer Baldwin by deed from Alfred J. Tedeschi and wife, Toni M. Tedeschi of record in Book 9425, page 990, said Register's Office.

Wendy Kraemer Baldwin, spouse of David Mark Baldwin, joins in the execution of this instrument for the purpose of conveying any interest she may have in the aforesaid property.

which has the address of 405 NORTHRIDGE COURT [Street] , NASHVILLE [City] , Tennessee 37221 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.