THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 185,000.00

H. Randall Towers
Affiant

Subscribed and sworn to before me, this 5th day of August 1994

Notary Public

My Commission Expires: 11-22-97

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
H. RANDALL TOWERS 1501 Clairmont Place Nashville, Tennessee 37215	MORTGAGE SERVICE AMERICA 1650 Tysons Boulevard McLean, Virginia 22101	MAP 117-12 PARCEL 128

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED EIGHTY FIVE THOUSAND AND NO/100- ---------- ($ 185,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee, the receipt of which is hereby acknowledged, I , NANCY HILLIARD, MARRIED

hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto H. RANDALL TOWERS and wife, LISA B. TOWERS

hereinafter called the Grantee s , their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 17, Block "B" on the Plan of Galecrest No. 2, part of Noel's Lands, of record in Book 843, page 30, Register's Office for Davidson County, Tennessee.

SAID Lot No. 17 fronts 75.0 feet on the southerly margin of Clairmont Place and extends back 177.9 feet on the easterly line and 177.0 feet on the westerly line to a dead line in the rear, measuring 75.0 feet thereon.

BEING the same property conveyed to John David Mills and wife, Nancy H. Mills, by deed from Angela Zanetti (formerly Angela I. Dick) and husband, Franko Zanetti, of record in Book 6125, page 786, Register's Office for Davidson County, Tennessee; the said John David Mills and Nancy H. Mills having since divorced and John David Mills having conveyed his interest in subject property to Nancy Hilliard (formerly Nancy H. Mills) by deed of record in Book 7842, page 223, said Register's Office. The said Nancy Hilliard having since married John W. Turk and is now known as Nancy Hilliard.

JOHN W. TURK, spouse of Nancy Hilliard, joins in this conveyance to convey any interest he may have in subject property, particularly any marital interest.

This is improved property known as 1501 Clairmont Place, Nashville, Tennessee 37215

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.

GRANTOR COVENANT s with the said GRANTEE S that she is lawfully seized and possessed of said land in fee simple, has good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Galecrest No. 2, part of Noel's Lands of record in Book 843 , page 30 , Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and bind s herself ___, her ___ heirs and representatives to warrant and forever defend the title to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand on this the 5th day of August, 19 94.

Nancy Hilliard
NANCY HILLIARD

J. Thomas Turk
JOHN W. TURK

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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 NANCY HILLIARD and JOHN W. TURK, 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 5th day of August, 19 94.

Mitchell A Watts
Notary Public

My Commission Expires: November 22, 1997

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath ___ acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal this _____ day of _____, 19 ____.

My Commission Expires: _____

Notary Public

79541
IDENTIF. + REFERENCE

94 AUG -9 AM 9:57
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

6111 08/09 0101 03CHECK 693.50



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

RECEIVED OF _____

FOR _____

BOOK 9431 PAGE 988

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 135000.00
CON TX 684.50
PRFEE 1.00
WDEED 8.00
TOTAL 693.50
CHECK 693.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK
08/09/94 01 09:57 0001 6111

79541
IDENTIF. ↑ REFERENCE

94 AUG -9 AM 9:57
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 822600