STATE OF TENNESSEE
COUNTY OF DAVIDSON

94-1040

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 99,700.00

Affiant

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

Notary Public Janis L. Duree

MY COMMISSION EXPIRES: 5/23/98

Paid

THIS INSTRUMENT WAS PREPARED BY
Escrow Corporation, 315 West Main Street, Hendersonville, Tennessee 37075

NAME / ADDRESS		
ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Mike J. Urquhart	Collateral Mortgage	53-6-A-111 CO
(NAME)	(NAME)	
1920 Waterford Drive	1900 Crestwood Blvd.	
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRES)	
Old Hickory, TN. 37138	Birmingham, AL 35210	
(CITY) (STATE) (P.O. ZIP)	(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, J & M Homebuilders, Inc., a Tennessee Corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Mike J. Urquhart and wife, Mitzi A. Urquhart

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:

Being Lot No. 111 on the Plan of Phase Three, Waterford Subdivision, of record in Plat Book 7900, page 707, Register's Office for Davidson County, Tennessee to which plan reference is here made for a more complete and accurate description.

BEING part of the same property conveyed to J & M Homebuilders, Inc. by deed from Waterford Associates, L.P., filed of record in Book 9356, page 872, Register's Office for Davidson County, Tennessee.

94 AUG 31 AM 8:27
FELIX A. ... REGISTER
DAVIDSON COUNTY, TN.

3489 08/31 0101 03CHECK 377.89

86315
IDENTIF. & REFERENCE

This is improved property known as 1920 Waterford Drive, Old Hickory, TN. 37138

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 their hand s this 29th day of August, 19 94.

J & M Homebuilders, Inc.

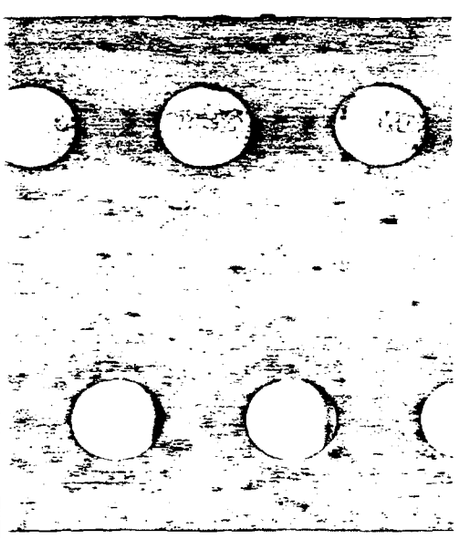
Joe L. Wall
President

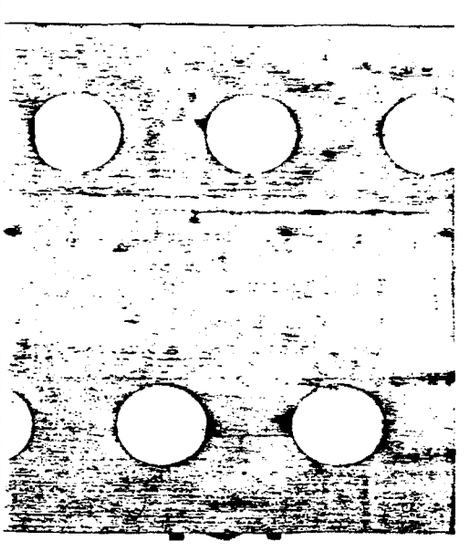
STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, Janis L. Duree, a Notary Public in and for said County and State, the within named J & M Homebuilders, Inc., a Tennessee Corporation 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 at Old Hickory Tennessee, this 29th day of August, 19 94.

My commission expires 5/23/98

Notary Public Janis L. Duree





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

RECEIVED OF _____

FOR _____

BOOK 9451 PAGE 9

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	99700.00
CON TX	368.89
PRFEE	1.00
WDEED	8.00
TOTAL	377.89
CHECK	377.89

08/31/94 01 08:27 0001 3489

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

86315
IDENTIF. ↑ REFERENCE

94 AUG 31 AM 8:28
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 829876