BOOK 9459 PAGE 365

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 196,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF August 19 94

Notary Public

MY COMMISSION EXPIRES: July 12, 1996
(AFFIX SEAL)

NOTARY PUBLIC DAVIDSON COUNTY TENN. LINDA S. HARRIS

THIS INSTRUMENT WAS PREPARED BY
Linda S. Harris, Attorney, 761 Old Hickory Blvd. Suite 305, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Melissa Joyce (NAME)	NationsBanc Mortgage Corporation (NAME)	172-1A
123 Chuzzlewit Down (ADDRESS)	P.O. Box 35140 (ADDRESS)	83CO
Brentwood, TN 37027 (CITY) (STATE) (ZIP)	Lousivlle, KY 40232 (CITY) (STATE) (ZIP)	6DU82278

FOR AND 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, Robert C. Vowels and wife, Cheryl L. Vowels

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Melissa Joyce and Ralph Beard, both unmarried, as joint tenants with right of survivorship

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. 83 on the Revised Plan of Copperfield of record in Book 6900, page 555-559, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Robert C. Vowels and wife, Cheryl L. Vowels by deed from Advantage Builders, Inc. of record in Book 8691, page 349 and rerecorded in Book 9263, page 491, Register's Office for Davidson County, Tennessee.

Declaration of Covenants, Conditions and Restrictions of record in Book 6779, page 296, Book 6783, page 973, Book 7071, page 482 and in Book 7208, page 889, said Register's Office.

This conveyance is subject to any and all existing easements of record.

88953
IDENTIF. & REFERENCE

94 SEP -8 AM 9:49
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (X) property, known as 123 Chuzzlewit Down, Brentwood, TN 37027
(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 our hand s this 24th day of August 19 94

Robert C. Vowels by Jaurene L. Chappell, Atty-in-Fact
Robert C. Vowels

Cheryl L. Vowels by Jaurene L. Chappell, Atty-in-Fact
Cheryl L. Vowels

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 Robert C. Vowels and wife, Cheryl L. Vowels

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 Brentwood, Tennessee, this 24th day of August 19 94.

Commission expires July 27, 1996

Notary Public

STATE OF TENNESSEE
COUNTY OF

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(s) 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 at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

Notary Public

STATE OF TENNESSEE
COUNTY OF Williamson

On this, 24th day of August, 19 94, personally appeared before me, Janene L. Chappell, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained and who further acknowledged that he is the "attorney-in-fact" of Robert C. Vowels and wife, Cheryl L. Vowels and is authorized by them to execute this instrument on their behalf, as their free act and deed.

Witness my hand, at office, this 24th day of August, 19 94

My commission expires 7/27/96

Notary Public

NOTARY PUBLIC LINDA S. HARRIS DAVIDSON COUNTY, TENN. MY CHARGE

5325 09/08 3101 03CHECK

740.05

WARRANTY DEED

FROM

Robert C. Vowels and wife, Cheryl L. Vowels

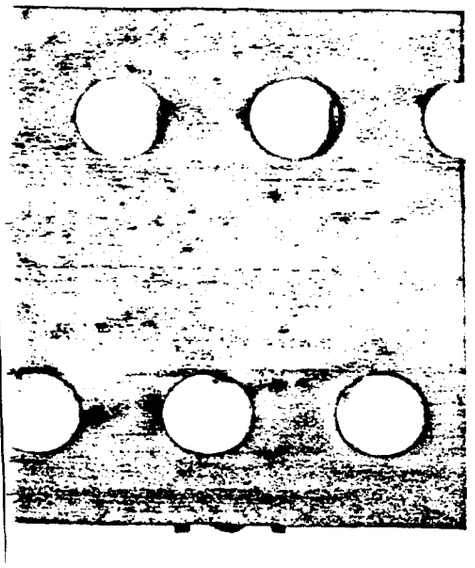
TO

Melissa Joyce and Ralph Beard

RETURN TO:

Linda S. Harris, Attorney
761 Old Hickory Blvd. Suite 305
Brentwood, TN 37027





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

RECEIVED OF _____

FOR _____

BOOK 9459 PAGE 368

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 196500.00
				CON TX 727.05
				PRFEE 1.00
				WDEED 12.00
				TOTAL 740.05
				CHECK 740.05
09/08/94	01			09:47 0001 6325

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

88953
IDENTIF. & REFERENCE

94 SEP -8 AM 9:49
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 832683