This Instrument Prepared By:
Law Offices of
ROBERT L. CALLIS
2745 N. Mt. Juliet Road
P. O. Box 726
Mt. Juliet, TN 37122-0726
(615) 758-5832

ADDRESS NEW OWNER:
GLADYS H. HIGHERS and KATHRYNE H. PUGH
517 Selsey Court South
Hermitage, Tennessee 37076

SEND TAX BILL:
To Owner

MORTGAGEE:
None.

MAP AND PARCEL:
MAP 64-16-C
PARCEL 9
FB# 4D-93665

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt of which is hereby acknowledged, I, JUDY ANN PENNINGTON, hereinafter called the GRANTOR, have this date bargained and sold, and by these presents do hereby bargain, sell, transfer and convey unto GLADYS H. HIGHERS and KATHRYNE H. PUGH, as joint tenants with the 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:

Land in Davidson County, Tennessee, being Lot No. 9 on the Plan of the Second Revision, Section One, Wembley Downs, as of record in Plat Book 7900, Page 301, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Judy Ann Pennington by deed from Phillips Builders, Inc. of record in Book 8539, Page 11, said Register's Office.

Rees Groce, spouse of Judy Ann Pennington, hereby joins in the execution of this instrument for the sole purpose of conveying any interest he may have in the subject property by virtue of his marriage to the said Judy Ann Pennington.

This is improved property known as 517 Selsey Court South, Hermitage, TN 37076.

This conveyance is made subject to the following:

1. 1994 County Taxes have been prorated and have been paid by the Grantor;

2. Declaration of Restrictive Covenants for Wembley Downs of record in Book 8304, Page 623, Register's Office of Davidson County, Tennessee, and as amended by instrument of record in Book 8447, Page 633, said Register's Office.

3. Setback lines, owners certificate, easements and other encumbrances contained in the Plan of the Second Revision, Section One, Wembley Downs of record in Plat Book 7900, Page 301, Register's Office of Davidson County, Tennessee.

4. Dedication of common area to Wembley Downs Homeowners Association, Inc. of record in Book 8405, Page 408, Register's Office for Davidson County, Tennessee.

5. Easement for Storm Water Retention of record in Book 6369, Page 333, Register's Office of Davidson County, Tennessee.

6. Storm Water Detention Agreement for Wembley Downs, Section I, of record in Book 8313, Page 669, Register's Office of Davidson County, Tennessee.

7. Detention Pond Easement for drainage and water detention purposes.

TO HAVE AND TO HOLD the said tract or parcel of land, together with all the appurtenances, estate, title and interest thereto belonging unto the said GLADYS H. HIGHERS and KATHRYNE H. PUGH, as joint tenants with the right of survivorship, their heirs and assigns, forever; and I, JUDY ANN PENNINGTON, do further covenant with the said GRANTEES that I am lawfully seized and possessed of said land in fee simple, have a good and lawful right to sell and convey same, and that same is unencumbered, unless otherwise set out herein; and do further covenant and bind myself, and my 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 shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this the 20th day of September, 1994.

MAIL ENV.

JUDY ANN PENNINGTON

REES GROCE

94 SEP 22 AM 9:31

DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE

93140

STATE OF TENNESSEE)

COUNTY OF WILSON)

Personally appeared before me, the undersigned, Notary Public in and for said County and State, JUDY ANN PENNINGTON and husband, REES GROCE, with whom I am personally acquainted, and who acknowledged that they executed the within Warranty Deed for the purposes therein contained.

Witness my hand, at Office, this 20th day of September, 1994.

NOTARY PUBLIC

My Commission Expires: January 25, 1997

STATE OF TENNESSEE)

COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $ 84,900.00.

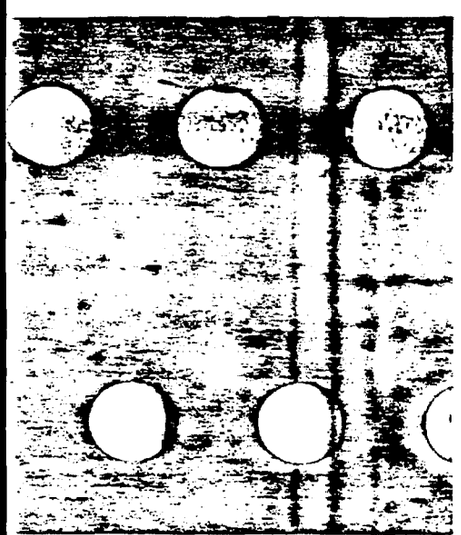
AFFIANT

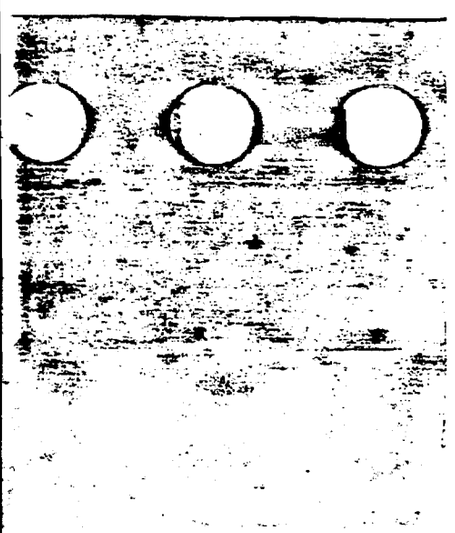
Subscribed and sworn to before me on this 20th day of September, 1994.

NOTARY PUBLIC

My Commission Expires: January 25, 1997

0071 09/22 0101 03CHECK 323.13





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

RECEIVED OF _____

FOR _____

BOOK 9472 PAGE 96

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 84900.00
CON TX 314.13
PRFEE 1.00
WDEED 8.00
TOTAL 323.13
CHECK 323.13

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

09/22/94 01 09:30 0001 0871

94 SEP 22 AM 9:31
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

93140
IDENTIF. ◆ REFERENCE

No. 837164