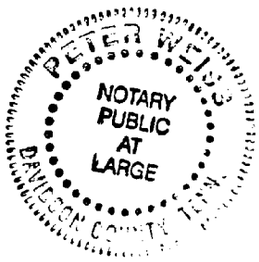
File in Box No. 19 B

94-9-25



STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 82,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23rd DAY OF September 19 94

Notary Public

MY COMMISSION EXPIRES: September 16, 1995
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

PETER WEISS, ATTORNEY AT LAW, 761 Old Hickory Blvd., Suite 102, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
KEN E. LOWERY	AMERICA'S WHOLESALE LENDER c/o	MAP 149
(NAME)	(NAME) Countywide Funding Corp.	
205 Pepper Ridge Circle	750 Old Hickory Blvd., #286	PART OF PARCEL 12
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Brentwood, TN 37027	FB # 02DU-12250
(CITY) (STATE) (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, H M PROPERTIES, INC., A TENNESSEE CORPORATION

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO KEN E. LOWERY, AN UNMARRIED MAN

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 Unit No. 205 on the Final Plat of Pepper Ridge Condominiums, Phase Eight, created under Title 64, Section 2701 et seq. as amended, Tennessee Code Annotated, of record in Book 7466, Page 248, amended in Book 8672, Page 17, rerecorded in Book 8856, Page 867, and annexation of Phase Eight of record in Book 9402, Page 208, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in said Master Deed and Declaration of Covenants, Conditions and Restrictions. Reference is hereby made to the plat of Pepper Ridge Condominiums, of record in Book 8250, Page 304, said Register's Office, for a more complete identification and description of such Unit.

BEING part of the same property conveyed to H M Properties, Inc., a Tennessee Corporation, by Quitclaim Deed from Harold Moore and Elizabeth Moore, of record in Book 7412, Page 517, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all the provisions of the Tennessee "Horizontal Property Act" as the same is set out in Section 66-27-101 et seq. of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof; and is subject to the By-Laws for the administration thereof; also subject to easements, rights and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and building thereon; and also including without limitations all conditions,

Legal continued on Page 2

unimproved ( )
This is improved (X) property, known as 205 Pepper Ridge Circle, Antioch, TN 37013
(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 my hand this 23rd day of September 19 94

H M PROPERTIES, INC., A TENNESSEE CORPORATION
By:
Joe Prosser, Vice President

STATE OF TENNESSEE
COUNTY OF

BOOK 9474 PG 771

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

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____day of _____19_____.

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Joe Prosser and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the Vice President and _____ respectively of the H M PROPERTIES, INC., the within named bargainor, a corporation, and that he as such Vice President 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 Joe Prosser as such Vice President, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Brentwood, TN on this the 23rd day of September 19 94.

My commission expires September 16, 1995

_____
Notary Public

NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

Legal continued from Page 1

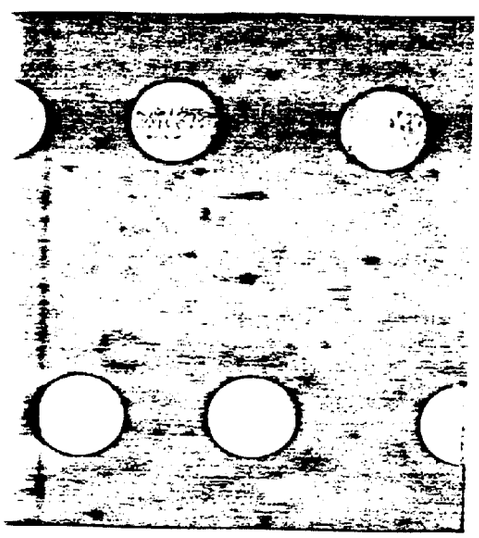
covenants, restrictions, options, burdens, assessments, and other undertakings contained in the Master Deed and Declaration of Covenants, Conditions and Restrictions, establishing a Horizontal Property Regime of Pepper Ridge Condominiums, of record aforesaid; and By-Laws of record in Book 7466, Page 307, said Register's Office; and taxes for the current year which have been prorated and will be paid by the Grantor(s) herein.

1901 09/26 0101 03CHECK
312.40

94 SEP 26 AM 11:42
FELIX A. ... REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE
94081

DCTN01W



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

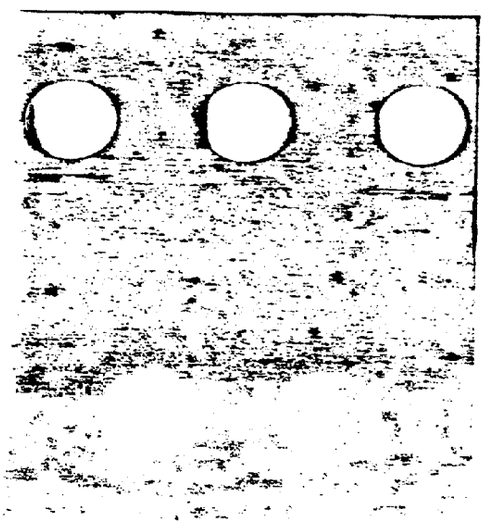
RECEIVED OF _____

FOR _____

BOOK 9474 PG 772

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	82000.00
CON TX	303.40
PRFEE	1.00
WDEED	8.00
TOTAL	312.40
CHECK	312.40

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

09/26/94 01 11:40 0001 1901

94081
IDENTIF. & REFERENCE

94 SEP 26 AM 11:42

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 838179