FILE BOX 24

STATE OF TENNESSEE
COUNTY OF Davidson

BOOK 9484 PG 226

The actual consideration or value whichever is greater, for this transfer is $ 46,000.00

Subscribed and sworn to before me, this the 29 day of September

Rebecca A. Zachgo
Affiant

Darris Billingsley
Notary Public

My commission expires: NOTARY PUBLIC AT LARGE STATE OF TENNESSEE (Seal)
My Commission Expires March 22, 1997

WARRANTY DEED

Prepared by: SOUTHEAST TITLE of Tennessee, Inc. #4G18461 Suite 110, 2000 Richard Jones Rd., Nashville, TN 37215	
ADDRESS OF NEW OWNER: Rebecca A. Zachgo	SEND TAX BILLS TO: MORTGAGE SERVICE AMERICA CO.
529 Cathy Jo Circle	P.O. BOX 7360
STREET ADDRESS Nashville, TN 37211	STREET ADDRESS Reno, NV 89510-7360
CITY STATE ZIP	CITY STATE ZIP
MAP & PARCEL NO. 133-8 143	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,

Linda Sue Oldham,, unmarried

HEREINAFTER CALLED GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO Rebecca A. Zachgo, a single person

HEREINAFTER CALLED GRANTEE(S), THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO LOCATED IN Davidson COUNTY, STATE OF TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Being Lot Number 48-A on the Plan of Zone Lot division of Lot 48-Phase II Valley View Terrace, of record in Plat Book 5200 at page 119 as amended in Book 6250, page 74, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being all of the property conveyed to Linda Sue Oldham,, unmarried by Deed of record in Book 6823 page 841, Register's office for said County.

This conveyance is subject to taxes for the year 1995 and subsequent years, easements and restrictive covenants of record.

96898 IDENTIF. & REFERENCE

94 OCT -4 PM 3:20 FILED & RECORDED REGISTER DAVIDSON COUNTY, TN.

4890 10/04 0101 03CHECK 179.20

THIS IS IMPROVED PROPERTY KNOWN AS 529 Cathy Jo Circle, Nashville, TN 37211

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenance, 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 29 day of September ,1994

Linda Sue Oldham

Linda Sue Oldham

-1123001 (9202) ELECTRONIC LASER FORMS, INC. - (313)293-8100 - (800)327-0545

State of Tennessee
County of Davidson

On this 29 day of September , 1994 , before me personally appeared Linda Sue Oldham to me known to be the person(s) described in or proved to me on the basis of satisfactory evidence, and who executed the foregoing instrument, and who acknowledged the execution of the same to be their free act and deed.

Witness my hand and official seal.
My Commission expires:

DARRIS BILLINGSLEY NOTARY PUBLIC AT LARGE STATE OF TENNESSEE
My Commission Expires March 22, 1997

Darris Billingsley
Notary Public

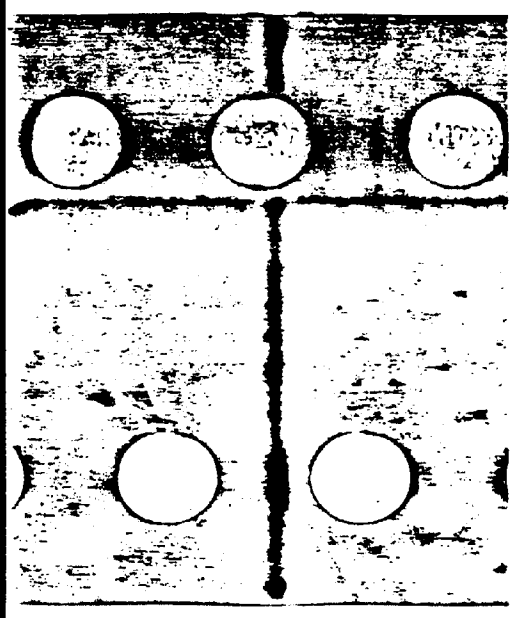
State of Tennessee
County of

On this 29 day of September , 1994 , before me personally appeared to me known to be the person(s) described in or proved to me on the basis of satisfactory evidence, and who executed the foregoing instrument, and who acknowledged the execution of the same to be their free act and deed.

Witness my hand and official seal.
My Commission expires:

Notary Public

WARRANTY DEED



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

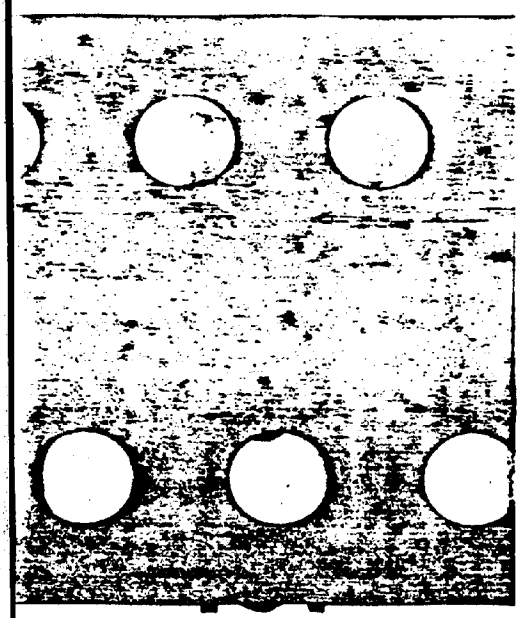
RECEIVED OF _____

FOR _____

BOOK 9484 PG 228

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 46000.00
CON TX 170.20
PRFEE 1.00
[illegible] 8.00
TOTAL 179.20
CHECK 179.20

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

10/04/94 01 15:19 0001 4890

96898
IDENTIF. # REFERENCE

94 OCT -4 PM 3:20

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 841130