Box 24

This Instrument Prepared By:
HAROLD REEVES, ATTORNEY P.C.
640 Spence Lane, Suite 218
Nashville, TN 37217
(615) 361-6679

BOOK 9561 PG 532

ADDRESS NEW OWNER:
Nancy K. Wetzel
410-412 Cedarcliff Road
Antioch, TN 37013

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Columbia National, Incorporated
P.O. Box 3050
Columbia, Maryland 21045-6050

MAP AND PARCEL:
MAP 150-5
PARCEL 142
2DX04155

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, we, Robert C. Harris, Unmarried, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Nancy K. Wetzel, Unmarried , 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. 189, Section 4, Cherry Hills, of record in Book 4460, Page 21, Register's Office, Davidson County, Tennessee.

Being the same property conveyed to Robert C. Harris , by deed from Robert T. Harris and wife, Benita Harris of record in Book 9561 , Page 530 , Register's Office for Davidson County, Tennessee.

This is the same description as in previous deed of record.

This conveyance is subject to restrictions of record in Book 4512, Page 212, said Register's Office.

This conveyance is subject to minimum building setback lines; 10 foot public utility and drainage easement of record in Book 4460, Page 21, said Register's Office.

This is improved property known as 410-412 Cedarcliff Road, Antioch, TN 37013.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Nancy K. Wetzel, Unmarried, their heirs and assigns, forever; and we, Robert C. Harris, Unmarried 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 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 30th day of December, 1994.

BOOK 9561 PG 533

Robert C. Harris

3442 01/03 0101 03CHECK 325.35

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Robert C. Harris, Unmarried the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within Warranty Deed for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this the 30th day of December, 1994.

NOTARY PUBLIC

My Commission Expires: 11/3/96

STATE OF TENNESSEE)
COUNTY OF Davidson)

The actual value or consideration, whichever is greater, for this transfer is $ 85,500.00.

AFFIANT

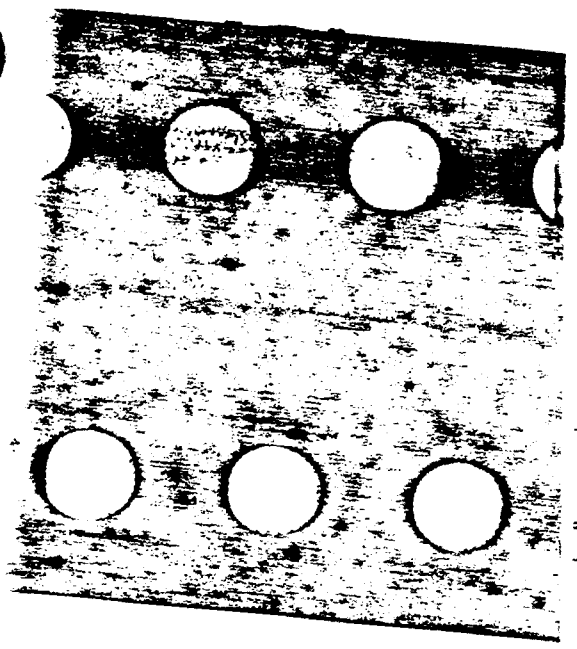
Subscribed and sworn to before me this 30th day of December, 1994.

NOTARY PUBLIC
My Commission Expires: 11/3/96

22137
IDENTIFICATION REFERENCE

95 JAN -3 AM 10:43

DAVIDSON COUNTY, TENN.



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

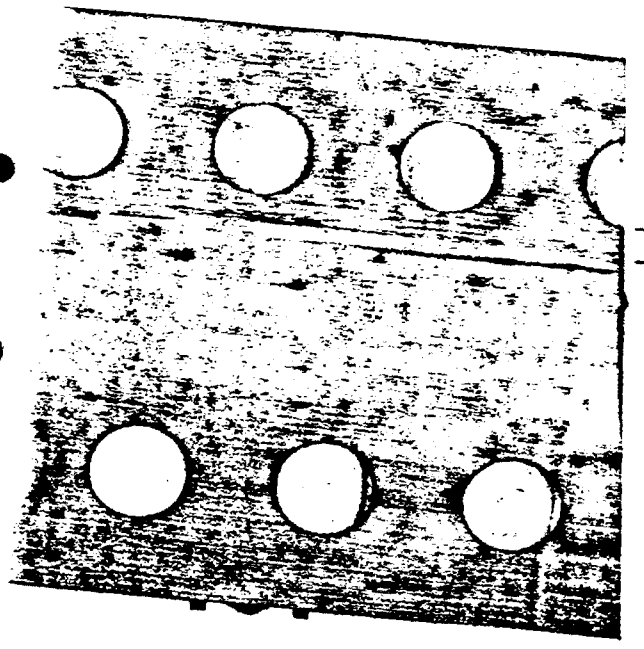
RECEIVED OF _____

FOR _____

BOOK 9561 PG 534

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	95500.00
MOR TX	316.35
PRFEE	1.00
WDEED	8.00
TOTAL	325.35
CHECK	325.35

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 1001 8442

22137
IDENTIF. & REFERENCE

95 JAN -3 AM 10:43

REGISTER
DAVIDSON COUNTY, TN.

No. 86832