BOOK 9574 PG 840

26705

IDENTIFICATION REFERENCE

95 JAN 20 AM 8:22

DAVIDSON COUNTY, TN.

THIS INSTRUMENT PREPARED BY:
MITCHELL A. WATTS, ATTORNEY
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $***74,671.44.

Affiant

Subscribed and sworn to before me this 17th day of January, 1995.

Notary Public

My Commission Expires: 5-22-95

239.28

ADDRESS OF NEW OWNER
M. GLENN PONDER
CHRISTIE L. PONDER
800 Chadwell Drive
Madison, Tennessee 37115

SEND TAX BILLS TO
STANDARD FEDERAL
P.O. Box 9481
Gaithersburg, MD 20898

MAP & PARCEL NOS.
MAP 51-3
PARCEL 52

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of SEVENTY FOUR THOUSAND SIX HUNDRED SEVENTY ONE AND 44/100 ($***74,671.44) DOLLARS,

(a) of which NINE THOUSAND FIVE HUNDRED AND 00/100 ($***9,500.00) DOLLARS have been paid in cash by the hereinafter named Grantees, the receipt of which the Grantors hereby acknowledge, and

(b) for the balance of SIXTY FIVE THOUSAND ONE HUNDRED SEVENTY ONE AND 44/100 ($***65,171.44) DOLLARS, Grantees (by their signatures below) have this day assumed and agreed to pay the unpaid balance of that one certain Deed of Trust Note in the original principal amount of $67,885.00, payable to Statesman Mortgage Company and secured by Deed of Trust of record in Book 7928, page 712, Register's Office for Davidson County, Tennessee.

We, RALPH D. GILLLIAM and wife, BRENDA J. GILLIAM, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto M. GLENN PONDER and wife, CHRISTIE L. PONDER, 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. 120 on the Plan of Pleasant Acres, Section 2, as of record in Book 2133, page 75, Register's Office for Davidson County, Tennessee.

SAID Lot No. 120 fronts 90.0 feet on the northerly margin of Chadwell Drive and fronts a total of 124.67 feet on the westerly margin of Saunders Drive and frontages being joined by a curve having a distance of 28.84 feet and runs back 151.92 feet on the westerly line and 117.59 feet on the northerly line to a point of intersection.

BEING the same property conveyed to Ralph D. Gilliam and wife, Brenda J. Gilliam by deed from Charles H. White, Jr. and wife, April L. White of record in Book 7928, page 709, Register's Office for Davidson County, Tennessee.

This is improved property known as 800 Chadwell Drive, Madison, Tennessee 37115.

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.

GRANTORS COVENANT with the said GRANTEES that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been assumed by Grantee.

2. Matters shown on the Plan of Pleasant Acres, Section 2, of record in Book 2133, page 75, Register's Office for Davidson County, Tennessee.

3. That certain Deed of Trust in favor of Statesman Mortgage Company of record in Book 7928, page 712, said Register's Office, which Grantors herein agree to assume.

GRANTORS FURTHER COVENANT and bind themselves, their 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.

IN WITNESS WHEREOF I have hereunto set my hand on this the 17th day of January, 1995.

Ralph D. Gilliam
RALPH D. GILLIAM

Brenda J. Gilliam
BRENDA J. GILLIAM

M. Glenn Ponder
M. GLENN PONDER
by Patricia A Watts
Atty in Fact

Christie L. Ponder
CHRISTIE L. PONDER
by Patricia A Watts
Atty in Fact

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, MITCHELL A. WATTS, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of M. GLENN PONDER and CHRISTIE L. PONDER, and acknowledged that he executed the same as the free act and deed of the said M. GLENN PONDER and CHRISTIE L. PONDER.

WITNESS my hand and seal this 15th day of Janaury, 1995.

Notary Public

My Commission Expires:

NOTARY PUBLIC TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

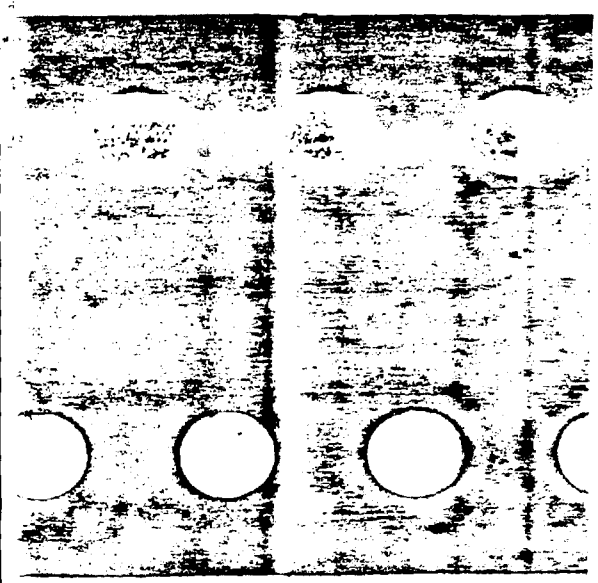
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named RALPH D. GILLIAM and wife, BRENDA J. GILLIAM, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

WITNESS my hand and seal this 15th day of January, 1995.

Notary Public

My Commission Expires:

NOTARY PUBLIC TENNESSEE



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

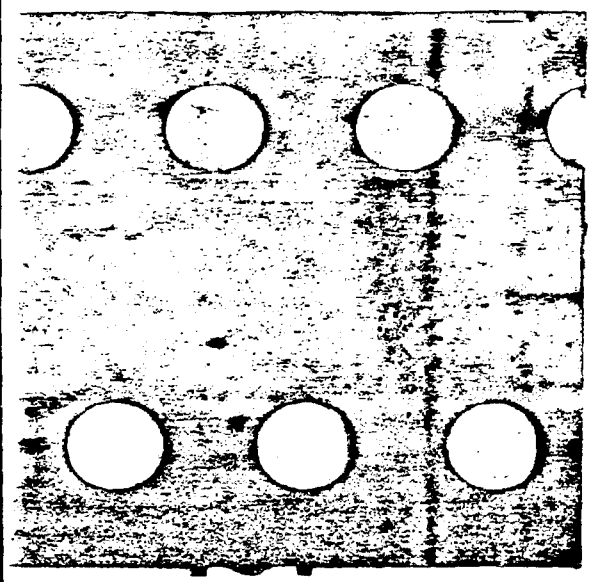
RECEIVED OF _____

FOR _____

BOOK 9574PG843

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 74671.44
CON TX 276.28
PRFEE 1.00
WDEED 12.00
TOTAL 289.28
CHECK 289.28

01/20/95 01 08:22 0001 3616

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

26705
IDENTIFICATION REFERENCE

95 JAN 20 AM 8:23

REGISTER
DAVIDSON COUNTY, TN.

No. 873430