BOOK 9598 PG 675

Box 17

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 66,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th DAY OF February 19 95

NOTARY PUBLIC AT LARGE
Notary Public

MY COMMISSION EXPIRES: 4/30/97
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Coomer and Jenkins, Suite 230, 392 Harding Place, Nashville, TN 37211

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Spencer Bernard (NAME)	Countrywide Funding Corporation (NAME)	MAP 162-9A
5510 Country Drive #49 (ADDRESS)	155 N. Lake Ave., P.O. Box 7137 (ADDRESS)	PARCEL 49
Nashville, TN 37211 (CITY) (STATE) (ZIP)	Pasadena, CA 91109-7137 (CITY) (STATE) (ZIP)	5DU55925

FOR AND 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, Shirley J. Richmond, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Spencer Bernard and wife, Lisa Bernard

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 Unit 49, Hickory Valley Condominiums, Phase Two, of record in Plat Book 4460, page 133, Register's Office for Davdison County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Shirley J. Richmond by deed from Philip Loren Monnig and Elizabeth Mae Monnig Rees and Helen C. Monnig of record in Book 8345, page 875, and by Affidavit of Correction of record in Book 9594, page 279, Register's Office for Davidson County, TN.

This conveyance is made subject to all provisions and requirements of the Tennessee Horizontal Property Act as set out in Sec. 66-27-101 et seq. of the Tennessee Code Annotated and the By-Laws of the administration thereof of record in Book 4659, page 38; Book 4937, page 429; Book 4842, page 979 and Book 5606, page 663; all restrictions of record, easements, etc., rights and interest in favor of other unit owners; options, burdens, assessments and undertakings etc. contained in the Master Deed of record in Book 4659, page 32.

This conveyance is subject to any and all existing easements of record.

Taxes for the year 1995 are prorated and assumed by the Grantee(s) herein.

The legal description is the same as the previous deed of record.

unimproved ( )
This is improved (X) property, known as 5510 Country Drive #49, Nashville, TN 37211
(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 15th day of February 19 95

Shirley J. Richmond

Shirley J. Richmond

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 Shirley J. Richmond, unmarried

the bargainor with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 15th day of February, 19 95.

Commission expires 11/22/98

NOTARY PUBLIC AT LARGE

Laura A. Brasley
Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ 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 _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

_____
Notary Public

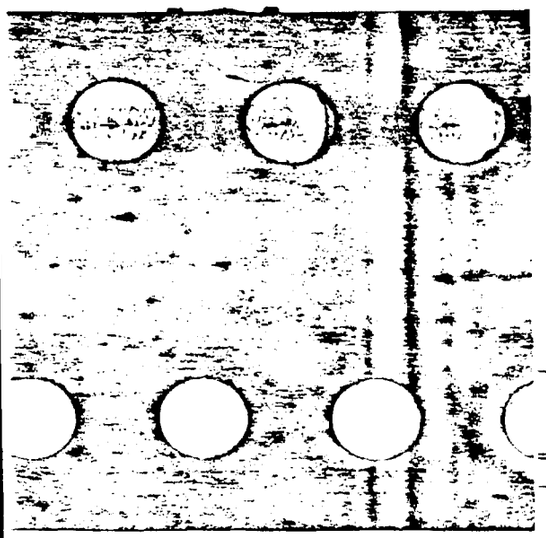
35359

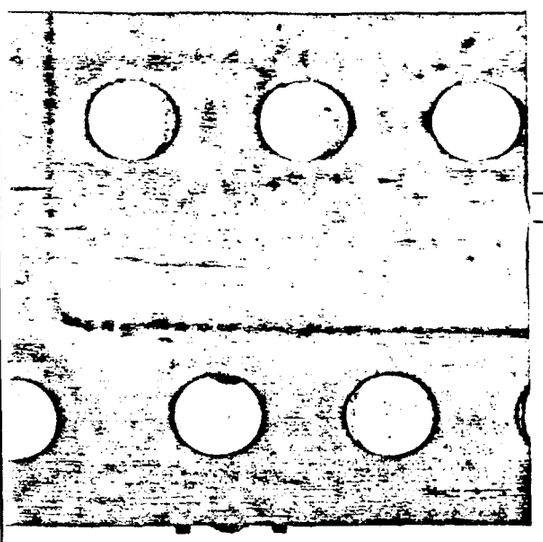
IDENTIFICATION REFERENCE

95 FEB 21 AM 11:33

FELIA [illegible] REGISTER
DAVIDSON COUNTY, TN.

3050 02/20 0101 03CHECK 253.20





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9598 PG 677

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 66000.00
CON TX 244.20
PRFEE 1.00
WDEED 8.00
TOTAL 253.20
CHECK 253.20

02/20/95 01 23:32 0001 3050

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

35359
IDENTIF. & REFERENCE

FEB 21 AM 11:33
REGISTER
DAVIDSON COUNTY, TN.

No. 882745