SOB

This Instrument Prepared By:
Stokes & Bartholomew, P.A.
3310 West End Avenue, 4th Floor
Nashville TN 37203
Return to Box 50-B

BOOK 9607 PG 879

ADDRESS NEW OWNER:
Sharon R. Watkins
2818 Colonial Circle
Nashville, Tennessee 37214

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
First Bank & Trust
1691 North Mt. Juliet Road
Mt. Juliet, TN 37122

MAP AND PARCEL:
MAP 96-5
GROUP
PARCEL 110

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, I, Jo Ann Bowman, an unmarried person, hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto Sharon R. Watkins,an unmarried person, hereinafter called the Grantee, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

STA 09/01 0101 03CHECK 218.05

Land in Davidson County, Tennessee, being Lot No. 15 on the Plan of Colonial Village, of record in Book 1424, page 58, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Robert Edward Bowman and wife, Jo Ann Bowman, by deed from Clifford W. Russell and Coen C. Cloyd, as of record in Book 1727, page 298, Register's Office for Davidson County, Tennessee, the said Robert Edward Bowman having since died.

This is improved property known as 2818 Colonial Circle, Nashville, TN 37214.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and governmental regulations that may affect the premises and the following exceptions.

1. Subject to 1995 property taxes which are not yet due and payable.
2. All matters as shown on the plan of record in Book 1424, page 58, said Register's Office.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Sharon R. Watkins, an unmarried person, her heirs and assigns, forever; and I, Jo Ann Bowman,an unmarried person, do covenant with the said Grantee that I am 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 I do further covenant and bind myself, my heirs and representatives, to warrant and forever defend the title to the

said land to the said Grantee, her 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.

BOOK 9607 PG 880

Witness my hand this the 24th day of February, 1995.

Jo Ann Bowman by Bobbie Bowman
Jo Ann Bowman
by: Bobbie Bowman Attorney-In-Fact

Jo Ann Bowman by Marilyn Chambers
Jo Ann Bowman
By: Marilyn Chambers Attorney-In-Fact

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Bobbie Bowman and Marilyn Chambers (or proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the within instrument on behalf of Jo Ann Bowman as her Attorneys-In-Fact, as the free act and deed of the within named Jo Ann Bowman.

Witness our hands and official seals at Nashville, Tennessee, this the 24th day of February, 1995.

R. L. MOORE NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

NOTARY PUBLIC
My Commission Expires: Nov 29, 1996

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $ 56,500.00.

Sharon R. Watkins
AFFIANT

Subscribed and sworn to before me
this 24th day of February, 1995.

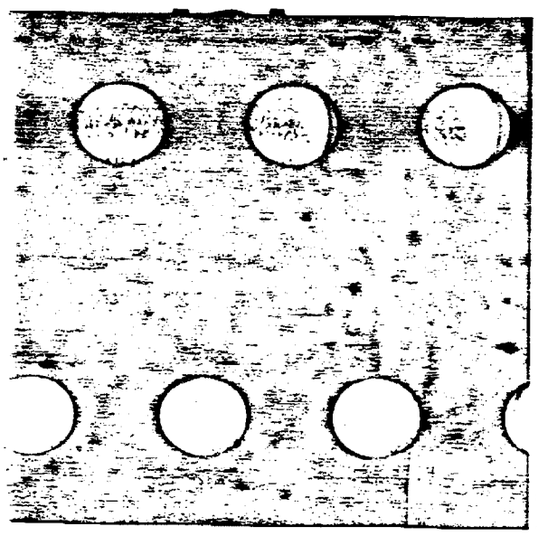
R. L. MOORE NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

NOTARY PUBLIC
My Commission Expires: Nov 29, 1996

38330
IDENTIF. & REFERENCE

95 MAR -1 PM 3:48

FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.



OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

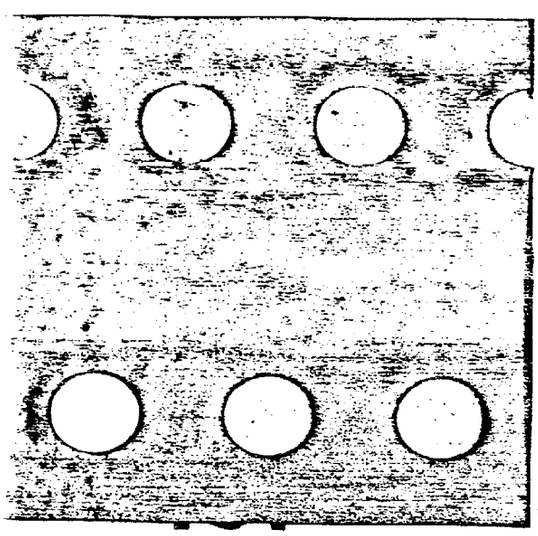
RECEIVED OF _____

FOR _____

BOOK 9607 PG 881

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	56500.00
CON TX	209.05
PRFEE	1.00
WDEED	8.00
TOTAL	218.05
CHECK	218.05

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03/01/95 01 15:49 0001 6279

38330
IDENTIF. & REFERENCE

95 MAR -1 PM 3:48

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 885937