STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 88,500.00

Carlos A Hoyos
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
23rd DAY OF February, 19 95

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Saturn & Mazer Title Services,, 212 Third Avenue, North, Nashville, Tennessee 37201

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Carlos A. Hoyos (NAME)	Norwest Mortgage, Inc. (NAME)	90-16-225
6106 Henry Ford Drive (ADDRESS)	2000 Glen Echo Road, Suite 100 (ADDRESS)	8DA 31650
Nashville, Tennessee 37209 (CITY) (STATE) (ZIP)	Nashville, TN 37215 (CITY) (STATE) (ZIP)	

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, Albert R. Richards and wife, Rhonda Richards

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Carlos A. Hoyos and wife, Sabeita Hoyos

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:

LAND in Davidson County, Tennessee, being Lot No. 404 on the Plan of Charlotte Park Section 5, as of record in Plat Book 2663, pages 111 & 112, Register's Office for said County, to which plan reference is made for a more complete description.

BEING the same property conveyed to Albert R. Richards by deed from Carolyn Elizabeth Ayers Seigfreid of record in Book 8299, Page 480, Register's Office for Davidson County, Tennessee. Rhonda Richards, wife of Albert R. Richards joins in this Warranty Deed only for the purposes of encumbering such marital rights, if any that she may have in and to said property.

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

IDENTIF. & REFERENCE 38386

95 MAR -2 AM 8:34
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

6340 03/02 0101 03CHECK 336.45

unimproved ( )
This is improved (X) property, known as 6106 Henry Ford Drive, Nashville, Tennessee 37209
(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 our hand s this 23rd day of February, 19 95

Albert R. Richards

Rhonda Richards

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 Albert R. Richards and wife, Rhonda Richards

the bargainor S, 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 official seal at Nashville Tennessee, this 23rd day of February, 19 98.

Commission expires 7/25/98

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

WARRANTY DEED

FROM

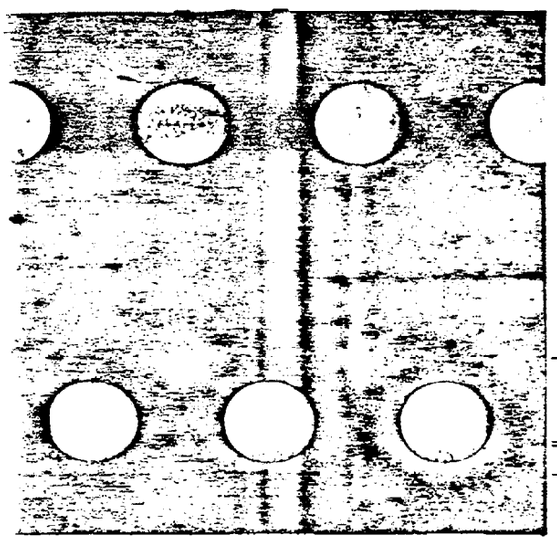
chards and wife, Rhonda

TO

yos and wife, Sabelta Hoyos

RETURN TO:

urn & Mazer Title Services,
Third Avenue, North
hville, Tennessee 37201



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

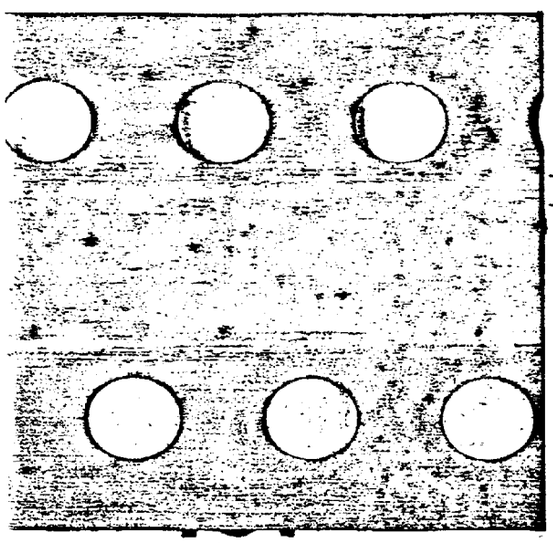
RECEIVED OF _____

FOR _____

BOOK 9608 PG 129

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	88500.00
CON TX	327.45
PRFEE	1.00
WDEED	8.00
TOTAL	336.45
CHECK	336.45

03/02/95 01 08:35 0001 6340

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

38386
IDENTIF. ↑ REFERENCE

95 MAR -2 AM 8:34
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 885994