THIS INSTRUMENT PREPARED BY:
CHERNAU, CHAFFIN & BURNSED
424 CHURCH STREET, SUITE 1750
NASHVILLE, TN 37219

FILE IN BOX #33B
MAP 92-5
PARCEL 93

#1093

STATE OF ~~TENNESSEE~~ GEORGIA)
COUNTY OF ~~DAVIDSON~~ RICHMOND)

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The actual consideration or value, whichever is greater, for this transfer is $90,000.00.

Charlotte Hornsby Watkins
Affiant

Subscribed and sworn to before me this the ~~2nd~~ 28th day of February, 1995.

JO-ANNE V. NEWMAN NOTARY PUBLIC RICHMOND COUNTY, GEORGIA

My Commission Expires: JO-ANNE V. NEWMAN Notary Public, ~~Richmond County, Georgia~~ My Commission Expires Dec. 12, 1998

Jo-Anne V. Newman
Notary Public

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO: MORTGAGEE:
JOHN W. JOYNER	SOUTHTRUST MORTGAGE CORPORATION
(Name)	(Name)
3512 GENEVA CIRCLE	110 OFFICE PARK DRIVE
(Street Address)	(Street Address)
NASHVILLE, TN 37208	BIRMINGHAM, AL 35253

W A R R A N T Y D E E D

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named "Grantee(s)", and other good and valuable consideration, the receipt and sufficiency all of which is hereby acknowledged, **CHARLOTTE HORNSBY WATKINS, AS DEVISEE UNDER THE WILL OF RUTH DRYSCOLL REDD**, hereinafter called the "Grantor(s)", has bargained and sold, and by these presents does transfer and convey unto **JOHN W. JOYNER, A SINGLE MAN**, hereinafter called the "Grantee(s)", **his** heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 131 on the Plan of College Hill, Section V, as of record in Book 2900, page 42, Register's Office for Davidson County, Tennessee.
>
> Being the same property conveyed to George N. Redd and wife, Ruth D. Redd by deed from Calvin L. McKissack, Trustee and Calvin L. McKissack, Individually of record in Book 3165, page 47, Register's Office for Davidson County, Tennessee. The said George N. Redd and wife, Ruth D. Redd having both since died, George N. Redd having predeceased Ruth D. Redd. The property is now vested in Charlotte Hornsby Watkins as devisee under the Last Will and Testament of Ruth Dryscoll Redd in Probate No. 94-P-1030.
>
> This is improved property known as: 3512 Geneva Circle
> Nashville, TN 37209

THIS conveyance is subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

TO HAVE AND TO HOLD the said tract or parcel of land, together with the appurtenances, estate, title and interest thereto belonging to the said "Grantee(s)", his heirs and assigns forever; and "Grantor(s)" does covenant with the said "Grantee(s)" that she is lawfully seized and

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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 "Grantor(s)" does further covenant and bind herself, her heirs and/or assigns to warrant and forever defend the title to the said land to the said "Grantee(s)", his heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the "Grantor(s)" has caused her name to be affixed hereto on this 28th day of ~~March,~~ February 1995.

Charlotte Hornsby Watkins
CHARLOTTE HORNSBY WATKINS

STATE OF GA)
)
COUNTY OF Richmond)

Personally appeared before me, the undersigned, Notary Public, CHARLOTTE HORNSBY WATKINS, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this 28th day of ~~March~~ February, 1995.

Jo-Anne V. Newman
Notary Public

My Commission Expires:

JO-ANNE V. NEWMAN
Notary Public, Richmond County, Georgia
My Commission Expires Dec. 12, 1998

JO-ANNE V. NEWMAN NOTARY PUBLIC RICHMOND COUNTY, GEORGIA

joyner.wd

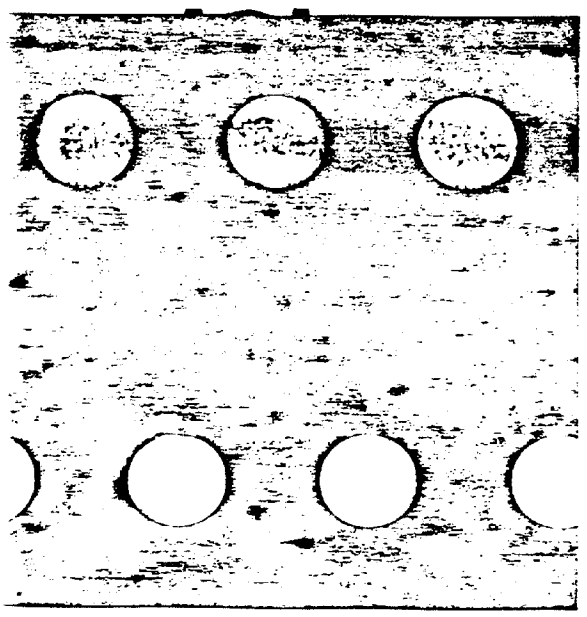
39594

IDENTIF. & REFERENCE

95 MAR -6 PM 1:34

[illegible] REGISTER
DAVIDSON COUNTY, TN.

7676 03/06 0101 03CHECK 342.00



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

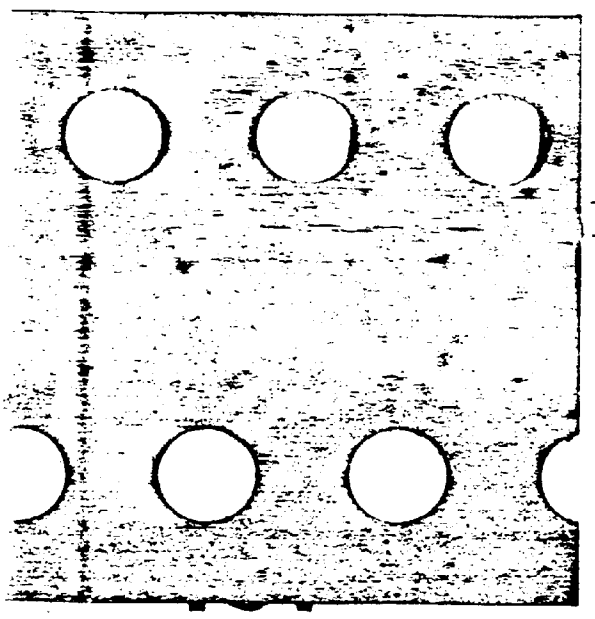
RECEIVED OF _____

FOR _____

BOOK 9612 PG 3

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 90000.00
CON TX 333.00
PRFEE 1.00
MISC 8.00
TOTAL 342.00
CHECK 342.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03/06/95 01 13:35 0001 7676

39594
IDENTIF. & REFERENCE

95 MAR -6 PM 1:34

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 887316