ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NOS.
Tricia Owens Alma Owens 5230 Village Way Brentwood, TN 37027	Home Federal Bank of Tenn 515 Market Street Knoxville, TN 37902	Map 161-110E Parcel 01600.Co

This instrument prepared by: Robert J. Notestine, III, Attorney,
104 Woodmont Boulevard, Suite 115, Nashville, Tennessee 37205

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, We, **Main Majed Ghazal and wife, Imelda Natividad Ghazal** ("Grantor's") have bargained and sold, and by these presents do transfer and convey unto **Tricia Owens and Alma Owens,** as joint tenants MMG IMG (The "Grantees"), Grantees's successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, being more particularly described as follows, to wit:

Being Lot No. 11 on the Plan of Villages of Brentwood, Phase VIII, Section I, as of record in Plat Book 6900, page 977, amending Book 6200, page 769, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Main Majed Ghazal and wife, Imelda Natividad Ghazal by Cash Deed for Tennessee from Secretary of Housing and Urban Development of record in Book 9166, page 442, said Register's Office for Davidson County, Tennessee.

The description is the same as was used in the last deed of record.

This is improved property commonly known as 5230 Village Way, Brentwood, TN 37027.

This property is subject to restrictive covenants contained in Book 7231, page 789 and Book 7582, page 816, said Register's Office for Davidson County, Tennessee.

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater for this transfer is $89,900.00.

Tricia Ann Owens
Affiant

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

Notary Public

My Commission Expires 5/29/95

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees's successors and assigns, forever.

And Grantor's do covenant with the said Grantees that Grantor's are lawfully seized and possessed of said land in fee simple; has a good right to convey it, and the same is unencumbered except as set forth hereinabove.

And Grantor's do further covenant and bind themselves, their representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor's have caused this Deed to be executed this 24th day of March, 1995.

Main Majed Ghazal

Imelda Natividad Ghazal

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 **Main Majed Ghazal and wife, Imelda Natividad Ghazal**, 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 official seal at Nashville, Tennessee, this 24th day of March, 1995.

Notary Public

My Commission Expires: June 24, 1998

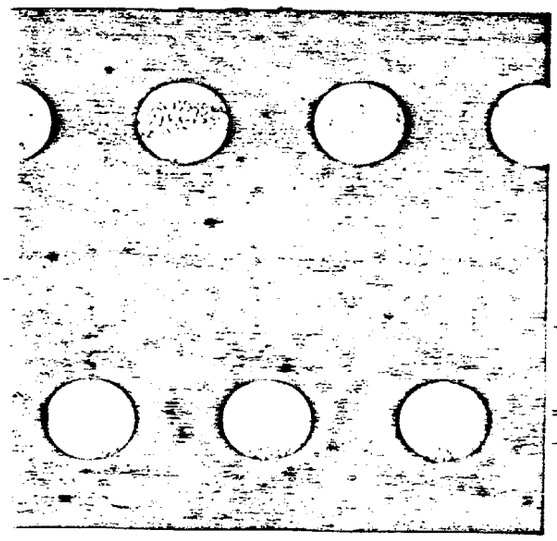
45674
IDENTIF. & REFERENCE

95 MAR 28 AM 9:07
FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

PICK-UP

4407 03/28 0101 03CHECK 341.63

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



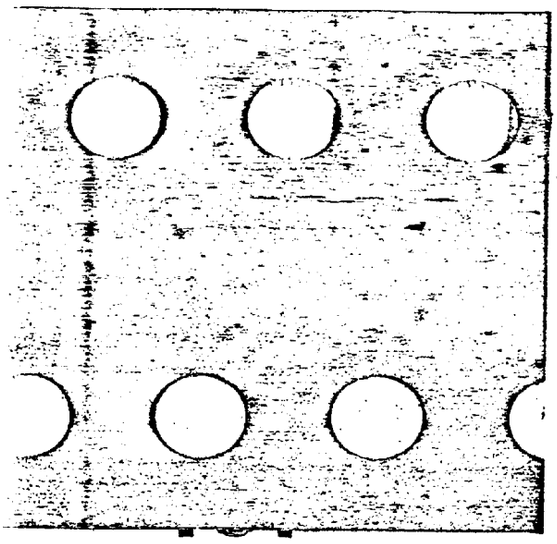
RECEIVED OF _____

FOR _____

BOOK 9628 PG 705

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 89900.00
CON TX 332.63
PRFEE 1.00
WDEEI 8.00
TOTAL 341.63
CHECK 341.63

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03/28/95 01 09:09 0001 4407

45674
IDENTIF. ↑ REFERENCE

95 MAR 28 AM 9:07

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

No. 893963