Prepared by:
Amy R. Cross
Attorney at Law
238 Seaboard Lane
Franklin, TN 37064

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $65,550.00

Affiant

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

Notary Public
My commission expires 5/29/95

AMY R. CROSS NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

Address of New Owner:
Kevin B. Ferrin & wife
Carla A. Ferrin
402 Hickory Glade Drive
Antioch, TN 37013

Send Tax Bills to:
National City Mortgage
P.O. Box 1820
Dayton, OH 45401-1820

Tax Information
162-1A-34

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, Tricia A. Owens, an unmarried woman, hereinafter called the Grantor, has bargained and sold, and does hereby transfer and convey unto Kevin B. Ferrin and wife, Carla A. Ferrin, hereinafter called the Grantees, their successors, heirs, and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

A certain Planned Unit Development in Davidson County, Tennessee being Unit No. 34 on the Plan of Phase I, Hickory Glade, of record in Book 6250, page 889, Register's Office for said County to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Tricia A. Owens by deed from W.L. Baingridge, Inc. of record in Book 7186, page 88, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to: (1) Taxes for the year 1995, and subsequent years, which are not yet due and payable. (2) Subject to restrictions for Hickory Glade, Phase One of record in Book 6824, page 929 and re-recorded in Book 6898, page 896, and amended in Book 6824, page 952 which was re-recorded in Book 6898, page 919 and further amended in Book 6898, page 920, Register's Office for Davidson County. (3) Subject to Quitclaim deed which dedicated the Common Area to Hickory Glade, Phase One Home Owners Association, Inc. of record in Book 6898, page 921, and re-recorded in Book 6899, page 562, Register's Office for Davidson County, Tennessee. (4) By-Laws of Hickory Glade, Phase One Home Owners Association, Inc. of record in Book 6878, page 390, Register's Office for Davidson County, Tennessee. (5) Subject to all easement matters appearing on the Plan of Phase I, Hickory Glade of record in Book 6250, page 889, Register's Office for Davidson County, Tennesee.

This is improved property, located at 402 Hickory Glade Drive, Antioch, Tennessee 37013.

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 successor, heirs and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seized and possessed of said land in

fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantors do further covenant and bind themselves, their heirs, successors and representatives, to warrant and forever defend the title to said land to said Grantees, their heirs, successors, 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 24 day of March, 1995.

Tricia A. Owens

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Tricia A. Owens, the bargainor, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Franklin, Tennessee, this 24th day of March, 1995.

Notary Public

My Commission expires: 5/29/95

MARY R CROSS NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

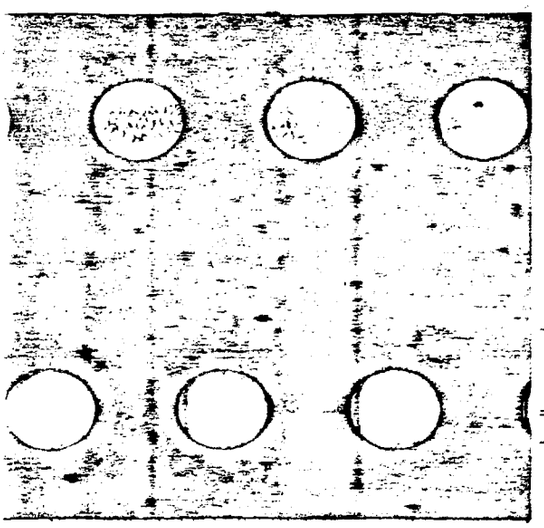
45694
IDENTIF. & REFERENCE

95 MAR 28 AM 9:22
FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

PICK-UP

4428 03/28 0101 03CHECK 251.54

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



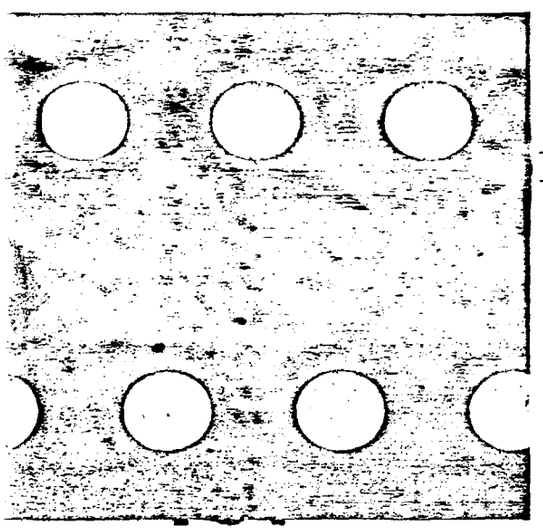
RECEIVED OF _____

FOR _____

BOOK 9628 PG 751

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 65550.00
CON TX 242.54
PRFEE 1.00
MOFEE 8.00
TOTAL 251.54
CHECK 251.54

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03/28/95 01 09:24 0001 4428

45694
IDENTIF. & REFERENCE

95 MAR 28 AM 9:22

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 893983