BOOK 9633PG 766

This Instrument Prepared By:
HAROLD REEVES, ATTORNEY P.C.
1281-G N. Mt. Juliet Road
Mt. Juliet, TN 37122
(615) 754-9151

ADDRESS NEW OWNER:
Polly Canfield Waters
145 Ellington Place, Unit C-145
Madison, Tennessee 37115

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Lomas Mortgage USA
8600 Harry Hines Blvd.
Dallas, TX 75235

MAP AND PARCEL:
MAP 51 Gp. 10 B
PARCEL 14.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we, BRENDA C. ROACH, UNMARRIED, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto POLLY CANFIELD WATERS, UNMARRIED , 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:

> Unit No. 145, in a Horizontal Property Regime, which is located on the Plan of Ellington Place Condominiums, a unit plat of which is shown as Exhibit "C", of the Master Deed of record in Book 6984, Page 84, Register's Office for said County, to which reference is here made for a more particular description, and being part of the land shown on the subdivision plat of Ellington Place Condominiums, of record in Book 6250, Page 829, Register's Office for Davidson County, Tennessee.
>
> Being the same property conveyed to Brenda C. Roach , by deed from Teodoro S. Cabading and Reba K. Anglin of record in Deed Book 9620, Page 576, Register's Office for Davidson County, Tennessee.
>
> This is the same description as in previous deed of record.

The premises herein conveyed is a condominium apartment established pursuant to the provisions of the Tennessee "Horizontal Property Act" as set out in Section 66-27-101 et seq. of the Tennessee Code Annotated and is subject to the provisions and requirements thereof; to the By-Laws for the administration thereof; to easements, rights and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through, or upon the land embracing the regime and covenants, restrictions, options, burdens, assessments and other undertakings contained in the Master Deed Establishing a Horizontal Property Regime of Ellington Place Condominiums, as of record in 6250, Page 829, and Master Deed of record in Book 6984, Page 84, said Register's Office.

Grantee(s) hereby assumes and agrees to pay the unpaid balance on the existing mortgage held by Lomas and Nettleton Company of record in Book 7062, Page 241, and assigned in Book 7579, Page 912, said Register's Office, the debt secured thereby and also hereby assumes the obligations under the terms of the instruments creating the loan. The escrow account and insurance to be transferred to Grantee(s).

This is improved property known as 145 Ellington Place, Unit C-145, Madison, TN 37115.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Polly Canfield Waters, Unmarried, their heirs and assigns, forever; and we, Brenda C. Roach, Unmarried 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 shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this the 27th day of March, 1995.

Brenda C. Roach

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Brenda C. Roach, Unmarried 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 Warranty Deed for the purposes therein contained. Witness my hand and official seal at Mt. Juliet, Tennessee, this the 27th day of March, 1995.

NOTARY PUBLIC

LOUISE B. TYREE NOTARY PUBLIC AT LARGE WILSON CO. TENN.

My Commission Expires:

STATE OF TENNESSEE)
COUNTY OF Wilson)

The actual value or consideration, whichever is greater, for this transfer is $ 74,704.64.

AFFIANT

Subscribed and sworn to before me this 27th day of March, 1995.

NOTARY PUBLIC
My Commission Expires:

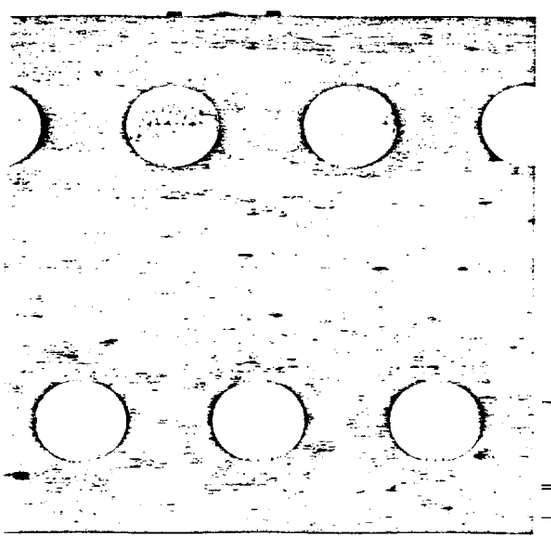
LOUISE B. TYREE NOTARY PUBLIC AT LARGE WILSON CO. TENN.

4,74,85
IDENTIFICATION REFERENCE

95 APR -3 AM 9:00

MAIL ENV.

5421 04/03 0101 03CHECK 285.40



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

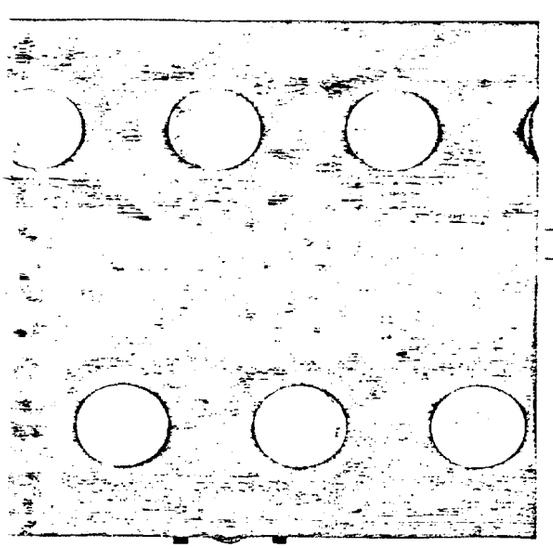
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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 74704.64
CON TX 276.40
PRFEE 1.00
WDEED 8.00
TOTAL 285.40
CHECK 285.40

04/03/95 01 08:59 0001 6421



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

47485

IDENTIF. & REFERENCE

95 APR -3 AM 9:00

REGISTER'S OFFICE
DAVIDSON COUNTY, TN.

No. 895953