BOOK 9637 PG 670

[ADDRESS NEW OWNER:]	SEND TAX BILL TO:	MAP-PARCEL NOS.
[Michael S. Barrett	Countrywide Funding Corporation	MAP and PARCEL
[Lori K. Barrett	Attn: Tax Dept.	
[204 Retreat Court West	155 North Lake Avenue	86-7-56; 4D 1191
[Hermitage, TN 37076	Pasadena, CA 91109	

[This instrument prepared by: Smith & Archer, P.C., 2605 Elm Hill Pike, Suite C
[, Nashville, TN 37214 (Davidson County - Box 27B)

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and No/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Timmy E. Krailo and wife, Dawn M. Krailo, by and through my lawful attorney-in-fact, Timmy E. Krailo**, (the "Grantors") have bargained and sold, and by these presents do transfer and convey unto **Michael S. Barrett and Lori K. Barrett, husband and wife** (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, being more particularly described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 40 on the Plan of Jackson's Retreat, Phase I, Section II, as of record in Book 5200, Pages 334 and 335, and amended in Book 5972, Page 96, Register's Office for Davidson County, Tennessee.

Said Lot No. 40 fronts 55.53 feet on the easterly margin of Retreat Court West and extends back 173.92 feet on the northerly line and 74.58 feet on the southerly line to a broke line in the rear measuring 195.0 feet thereon.

BEING the same property conveyed to Timmy E. Krailo and wife, Dawn M. Krailo by deed from Jack Kemp, Secretary of Housing and Urban Development of Washington, D.C., of record in Book 8466, Page 301, Register's Office, Davidson County, Tennessee.

This is property with a common address of 204 Retreat Court West, Hermitage, TN 37076.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING: 1) Property taxes for the current year, said taxes being prorated and payment of same being assumed by the Grantees; 2) The Plan of Record in Book 5200, Pages 334 and 335, as amended in Book 5972, Page 96, said Register's office and all matters therein; 3) Restrictive Covenants of record in Book 5741, Page 360, said Register's office.

[STATE OF TENNESSEE
[COUNTY OF DAVIDSON
[The actual consideration or value, whichever is greater for this
[transfer is $79,000.00
[Affiant
[Subscribed and sworn before me this 31st day of March, 1995.
[My Commission Expires: 10-14-96 Notary Public

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' successors and assigns, forever.

And Grantors do covenant with the said Grantees that Grantors are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered except as set forth herein.

And Grantors 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.

When necessary for proper construction, the singular shall include the plural and the plural shall include the singular, and the reference to any gender shall include reference to any and all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this **31st** day of **March, 1995.**

Timmy E. Krailo

Timmy E. Krailo

Dawn M. Krailo

Dawn M. Krailo

BY: Timmy E. Krailo

Timmy E. Krailo
Attorney-in-Fact

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned authority, a notary public in and for said county and state, the within named **Timmy E. Krailo**, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing (WARRANTY DEED) instrument for the purposes therein contained, and who further acknowledged that he executed the foregoing (WARRANTY DEED) instrument as the free act and deed of the said **Dawn M. Krailo**, for the purposes therein contained by virtue of a Power of Attorney duly executed by the said Dawn M. Krailo recorded simultaneously herewith.

WITNESS MY HAND AND OFFICIAL SEAL, on this the 31st day of March, 1995.

Lisa A Lucas

NOTARY PUBLIC

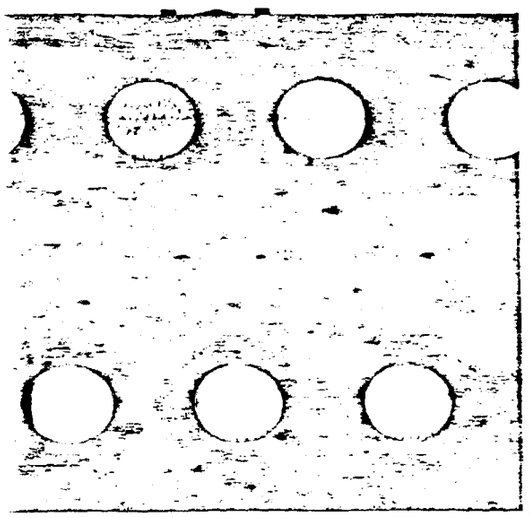
My commission expires: 10-14-96

File No. 9503-099

4,8670
IDENTIFICATION REFERENCE

95 APR -5 AM 9:53

7701 04/05 0101 03CHECK 301.30



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

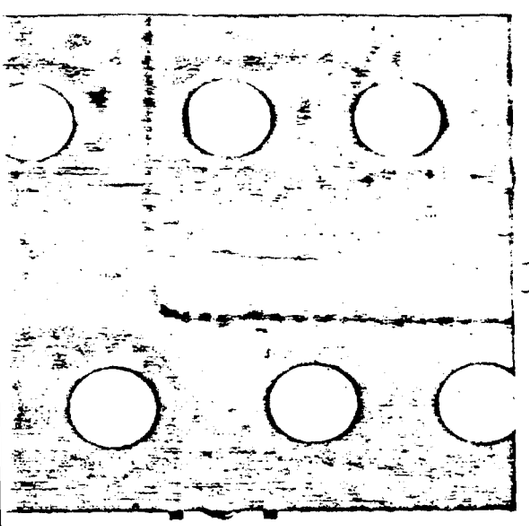
RECEIVED OF _____

FOR _____

BOOK 9637 PG 672

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	79000.00
CON TX	292.30
PRFEE	1.00
WDEED	8.00
TOTAL	301.30
CHECK	301.30

04/05/95 01 09:52 0001 7701

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

48670
IDENTIF. / REFERENCE

93 APR -5 PM 3:51

DAVIDSON COUNTY

No. 897224