FILE BOX 45

BOOK 9707 PG 65

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 120,875.00

Ricky L. Howard
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
15th day of June, 19 95

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON CO. TENNESSEE

Patricia Nicholls
Notary Public

MY COMMISSION EXPIRES: May 24, 1997
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Ricky L. Howard	North American Mortgage Company	MAP 53-6-0-B
(NAME)	(NAME)	
1852 Merritt Street	12977 N. Forty Drive, Suite 200	PARCEL 139CO
(ADDRESS)	(ADDRESS)	
Old Hickory, TN 37138	St. Louis, MO 63141	04D94622
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Larry Powell, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Ricky L. Howard and wife, Christine C. Howard

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:

BEING Lot No. 65, on the plan of Phase 4B, Waterford, of record in Plat Book 7900, Page 770, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

BEING part of the same property conveyed to Larry Powell by deed from Waterford Associates, L.P., of record in Book 9597, Page 2, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Book 8694, Page 216, Book 8699, Page 462, Book 9432, Page 988, Book 9530, page 185, Register's Office for said County.

This conveyance is subject to all terms and provisions of the By-Laws, of record in Book 8715, Page 583, said Register's Office.

0071730
IDENTIF. & REFERENCE

95 JUN 20 PM 12:35
FELIX A. [illegible] REGISTER
DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (X) property, known as 1852 Merritt Street, Old Hickory, TN 37138
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 heirs and assigns forever; and we 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 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 15th day of June, 19 95

Larry Powell

BOOK 9707 PG 66

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 Larry Powell, unmarried

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 15th day of June, 19 95.

Commission expires May 24, 1997

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____ .

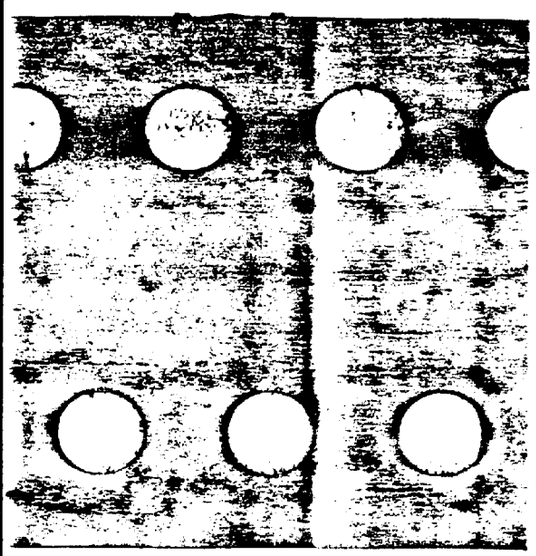
My commission expires _____

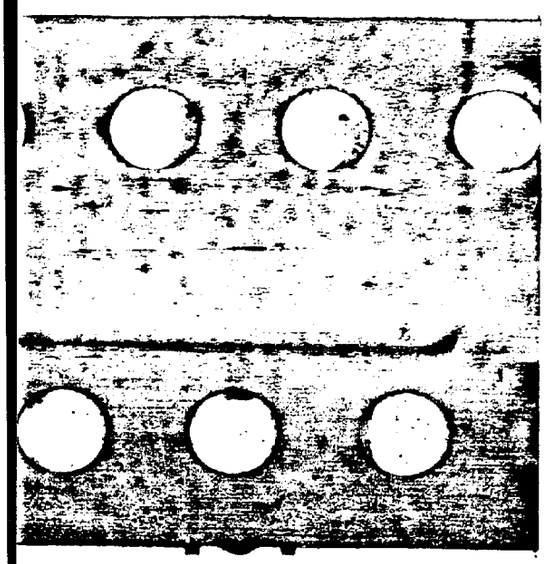
Notary Public

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON CO. TENNESSEE

3090 06/20 0101 03CHECK

456.33





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

RECEIVED OF _____

FOR _____

BOOK 9707 PG 67

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	
				120875.00
			CON TX	447.33
			PRFEE	1.00
			MTGFEE	8.00
			TOTAL	456.33
			CHECK	456.33
06/20/95	01	12:38	0001	3090

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0071730
IDENTIF. ↑ REFERENCE

95 JUN 20 PM 12:36
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 922308