PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law
2405 Crestmoor Road; P.O. Box 150157
Nashville, Tennessee 37215-0157
Ph. (615) 298-3312 - Fax. 292-8746

W & I Ref: (kd) Title No: 7107238
Dav. Co. File: Box 8

95 JUL 27 PM 12:00
REGISTER
DAV. TN.

00083092

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Malcolm C. Small Dorothy J. Small 5564 Hearthstone Lane Brentwood, Tennessee 37027	Metmor Financial, Inc. P. O. Box 27-0777 Kansas City, MO 64180-0777

TAX MAP-PARCEL NUMBERS: 160-11A-19

WARRANTY DEED

5542 07/27 0101 03CHECK 845.50

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Calvin Houghland,** and wife, * hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Malcolm C. Small and spouse, Dorothy J. Small,** hereinafter called the **Grantee,** Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 19 on the plan of Hemmingwood, Phases II, III and IV, of record in Book 6900, Page 7, Register's Office for said County.

SAID Lot No. 19 fronts 75.85 feet on the northerly margin of Hearthstone Lane and extends back 154.49 feet on the easterly line and 163.47 on the westerly line to a dead line in the rear, measuring 103.33 feet thereon.

BEING the same property conveyed to Calvin Houghland by deed from Marilyn Norrell Houghland of record in Book 8073, Page 621, Register's Office for Davidson County, Tennessee.

The property herein conveyed is subject to the restrictive covenants, liens and other matters set forth in Book 6704, Page 329, Book 6892, Page 540, Book 6925, Page 268, Book 6948, Page 268, Book 7269, Page 387 and Book 7474, Page 205, said Register's Office, and to the matters set forth in the referenced plan of record.

This instrument is executed on behalf of Calvin Houghland and Josephine H. Houghland by Davis H. Carr as Attorney in Fact pursuant to a Power of Attorney being recorded concurrently herewith. The affidavit of said Attorney in Fact is attached as "Exhibit A" to or on this instrument and incorporated herein by reference.

This is improved property, known as: 5564 Hearthstone Lane, Brentwood, Tennessee 37027

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

*Josephine H. Houghland,

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised 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.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 21st day of July, 1995.

Calvin Houghland
By D H Carr atty-in-fact

Calvin Houghland, By: Davis H. Carr, Atty-In-Fact

Josephine H. Houghland
By Davis H Carr atty-in-fact

Josephine H. Houghland
By: Davis H. Carr, Attorney-in-Fact

State of Tennessee
County of Davidson

A F F I D A V I T

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 225000.00

Affiant

Sworn and subscribed before me on the 25th day of July, 1995.

Notary Public

My Commission Expires: 11-22-97

LEE ANN ELLIS NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

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 **Davis H. Carr**, with whom I am personally acquainted (or whose identity was proved to me on the basis of satisfactory evidence), and who acknowledged the execution of the within instrument on behalf of **Calvin Houghland**,*as Attorney-in-Fact, as the free act and deed of the said Principals.
**and Josephine H. Houghland
Witness my hand and official seal at Nashville, Tennessee, this the 25th day of July, 1995.

Notary Public

My Commission Expires: 11-22-97

LEE ANN ELLIS NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

EXHIBIT "A"
To
WARRANTY DEED

FROM: Calvin Houghland and wife,
Josephine H. Houghland
TO: Malcolm C. Small and Dorothy J. Small

A F F I D A V I T

The undersigned Affiant, being first duly sworn, deposes and says as follows:

1. That the document to which this affidavit is exhibited was executed by the undersigned as attorney-in-fact for the principal thereon shown.

2. That the execution is proper and within the scope of the power-of-attorney referenced in the instrument.

3. That at the time of execution of said document the Affiant had no knowledge or notice of the termination of the power-of-attorney, either by revocation or by the principal's death, disability, or incapacity.

Further the Affiant Saith not.

References to the singular include the plural, when applicable.

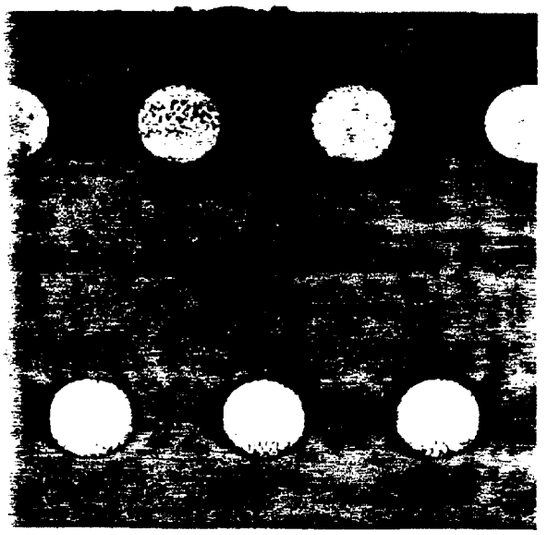
Davis H. Carr, Affiant

Sworn to and subscribed before me this
25th day of July, 1995.

Notary Public

My Commission Expires: 11-22-97

LEE ANN ELLIS NOTARY PUBLIC AT LARGE STATE OF TENNESSEE



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

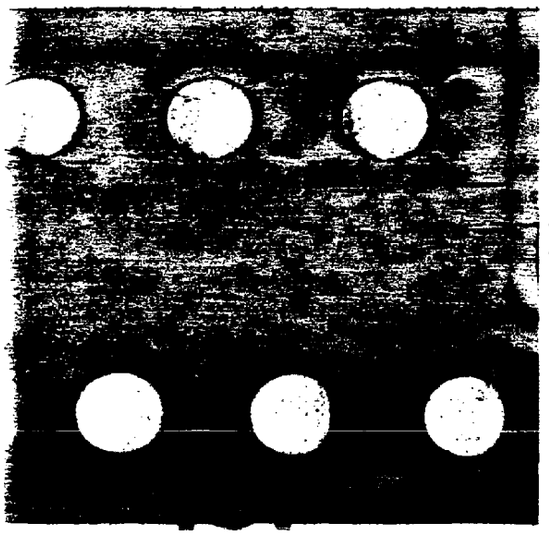
RECEIVED OF _____

FOR _____

BOOK 9742 PG 325

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 225000.00
CON TX 832.50
PRFEE 1.00
WDEED 12.00
TOTAL 845.50
CHECK 845.50

07/27/95 01 12:02 0001 5542

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

00083092
IDENTIF. # REFERENCE

95 JUL 27 PM 12:00

REGISTER
DAVIDSON COUNTY, TN.

No. 934601