Ex 1

WARRANTY DEED

THE PREPARER OF THIS DEED MAKES NO REPRESENTATION AS TO THE STATUS OF THE TITLE OF THE PROPERTY CONVEYED HEREIN.

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 89,805.98

X _____
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 11th DAY OF August 19 95

_____
Notary Public

MY COMMISSION EXPIRES: October 9, 1995
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Gary B. Fisher, Attorney, 2711 Murfreesboro Rd. #200, Antioch, TN 37013

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Betty J. Combs	Lomas Mortgage USA	150-10
(NAME)	(NAME)	
3612 Lake Towne Drive	8600 Harry Hines Blvd.	166
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Dallas, TX 75235	2DX5707
(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, Robert L. Duvall and wife, Brenda S. Duvall

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Betty J. Combs, 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:

Land in Davidson County, Tennessee, being Lot No. 9 on the Plan of Lake Towne Park Section 1 of record in Plat Book 6250, Page 818, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Robert L. Duvall and wife, Brenda S. Duvall by deed of record in Book 7110, Page 865, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

This conveyance is subject to a certain Deed of Trust securing the payment of a promissory note to City Federal Mortgage Company of record in Book 7110, Page 868, and assigned to The Lomas & Nettleton of record in Book 7579, Page 928, said Register's Office with a present unpaid balance of approximately $69,645.98, which the Grantees herein hereby assume and agree to pay. The escrow account in connection with said loan is hereby transferred to Grantee.

The grantee assumes the personal obligation of the grantor and/or original mortgagor under the terms of the Note and any instrument, regulations or laws creating the loan to indemnify the Department of Veterans Administration or Federal Housing Administration to the extent of any claim of payment arising from the guaranty or insurance of the indebtedness.

unimproved ( )
This is improved (XX) property, known as 3612 Lake Towne Drive, Antioch, TN 37013
(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 our hands this 11th day of August 1995

Robert L. Duvall

Brenda S. Duvall

Robert L. Duvall

Brenda S. Duvall

DCTN01WC

BOOK 9762 PG 44

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 Robert L. Duvall and wife, Brenda S. Duvall

the bargainor s, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Antioch, Tennessee, this 11th day of August, 19 95.

Commission expires October 9, 1995

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, execute 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

95 AUG 14 PM 2:17

REGISTER
DAVIDSON CO. TN.

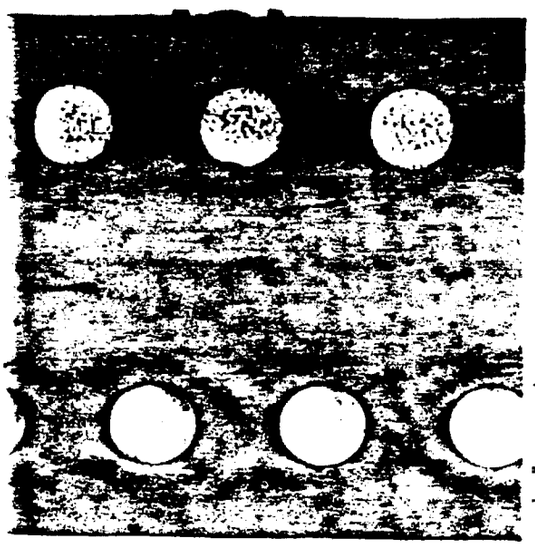
IDENTIF. & REFERENCE

00089370

2327 08/14 0101 03CHECK

341.26

DCTN01WC



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

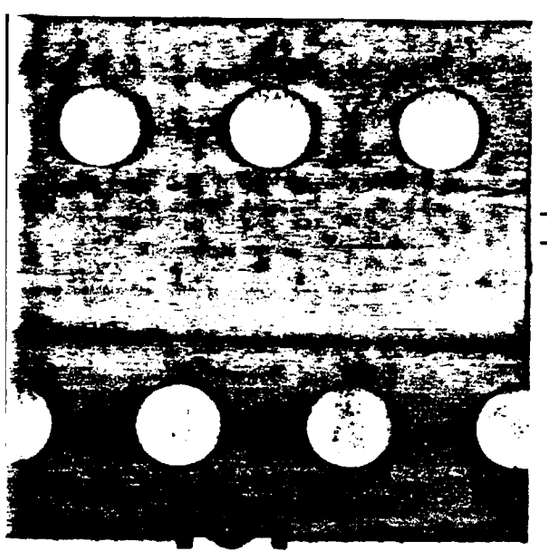
RECEIVED OF _____

FOR _____

BOOK 9762 PG 45

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 89805.98
CON TX 332.26
PRFEE 1.00
MDEED 8.00
TOTAL 341.26
CHECK 341.26

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/14/95 01 14:17 0001 2327

0089370
IDENTIF. ↑ REFERENCE

95 AUG 14 PM 2:17

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 941315