BOOK 9119PG524 Bk 2

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 57,081.49

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
29th DAY OF August 19 95

Notary Public

MY COMMISSION EXPIRES: 3/27/99 (AFFIX SEAL)

JACQUE I. FREEZE NOTARY PUBLIC AT LARGE STATE OF TENNESSEE My Commission Expires March 27, 1999

THIS INSTRUMENT WAS PREPARED BY
GREGORY S. PERRONE, ATTORNEY AT LAW
109 Westpark Drive, Suite 330, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
David Vernon Hardy (NAME)	SunTrust Mortgage, Inc. (NAME)	008-0-0-062
7746 Whites Creek Pike (ADDRESS)	360 Interstate Pkwy., Ste. 600 (ADDRESS)	14D-15570
Joelton, TN 37080 (CITY) (STATE) (ZIP)	Atlanta, GA 3302 (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, Susan A. Pons, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO David Vernon Hardy, 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:

SEE ATTACHED LEGAL DESCRIPTION

Being the same property conveyed to Susan A. Pons and husband, Samuel A. Pons by deed from Ronnie D. Brooks, unmarried, and Cindy J. Brooks Maggart and husband, J. Brett Maggart of record in Book 8016, page 982, Register's Office for Davidson County, Tennessee. The said Susan A. Pons and Samuel A. Pons having since divorced, the said Samuel A. Pons quitclaimed his interest in said property to Susan A. Pons by quitclaim deed of record in Book 9302, page 342, Register's Office for Davidson County, Tennessee.

As part of the purchase price of the attached described premises, the grantee hereby expressly assumes and agrees to pay an existing mortgage evidenced by one certain trust deed dated October 8, 1993, and filed for record October 19, 1993, in the office of the recorder of deeds of Davidson County, Tennessee, in Book 9119, page 135, and note of even date thereby secured, in the original principal amount of $58,250.00.

The grantee further hereby assumes the obligation of Susan A. Pons under the terms of the instruments creating the loan to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness above mentioned. This liability to the Department of Veterans Affairs is under the authority of Chapter 37, title 38 of the United States Code, and supersedes any State or local law barring or limiting deficiencies following foreclosure of real property.

This conveyance is subject to the taxes for the year 1995 which have been prorated, and payment thereof, by acceptance of this conveyance, is expressly assumed by the Grantee.

unimproved ( )
This is improved (X) property, known as 7746 Whites Creek Pike, Joelton, TN 37080
(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 29th day of August 19 95

Susan A. Pons

LEGAL DESCRIPTION

Land in the 14th Civil District of Davidson County, Tennessee, described according to a survey made by John Kohl & Company, Surveyor, dated March 28, 1983, as follows:

Beginning at a point in the center of Whites Creek Pike (formerly Old Springfield Road), said point being the northwest corner of the property conveyed to Hubert H. Crowder, of record in Book 4036, Page 159, Register's Office for Davidson County, Tennessee; thence with the center of said road, northwesterly 433.7 feet; thence South 89 degrees 42' East 248.5 feet; thence 27 degrees East 272 feet; thence South 47 degrees 34' West 75 feet to the beginning, containing 1.04 acres, more or less.

BOOK 9779 PG 526

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Susan A. Pons, unmarried

the bargainor _____ with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 29th day of August, 19 95.

Commission expires 3/27/99

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

Notary Public

My Commission Expires March 27, 1999

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

WARRANTY DEED

FROM

Susan A. Pons

TO

David Vernon Hardy

RETURN TO:

GREGORY S. PERRONE
ATTORNEY - AT - LAW
109 Westpark Drive, Suite 330
Brentwood, Tennessee 37027

009230

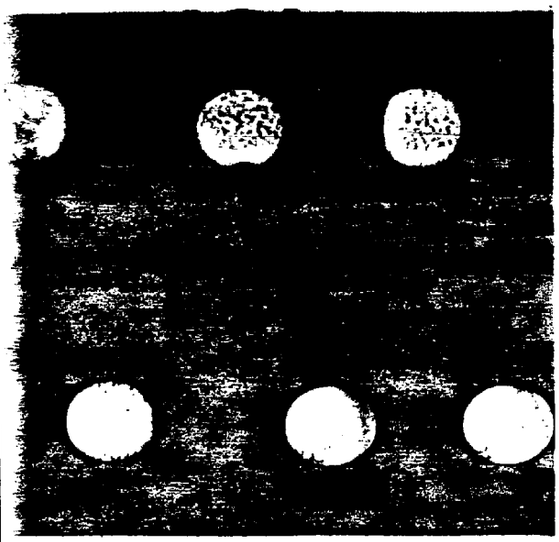
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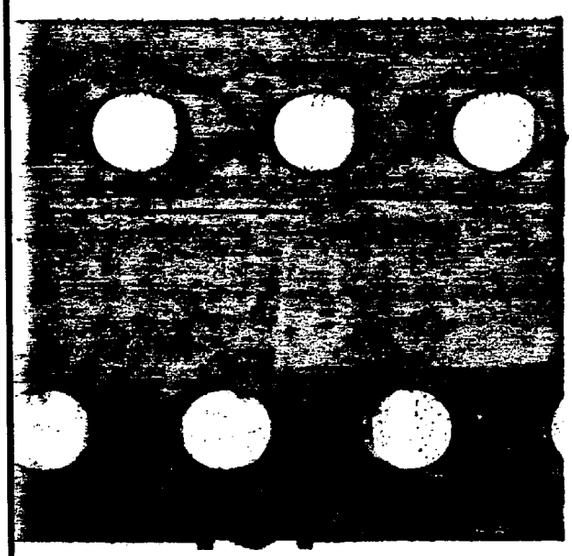
95 AUG 31 AM 9:32
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

9679 08/31 0101 03CHECK

224-21





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

RECEIVED OF _____

FOR _____

BOOK 9779 PG 527

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 57081.49
CON TX 211.21
PRFEE 1.00
WDEED 12.00
TOTAL 224.21
CHECK 224.21

08/31/95 01 09:31 0001 8679

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0095230
IDENTIF. & REFERENCE

95 AUG 31 AM 9:32
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No.947595