EX. 2

BOOK 9800 PG 43

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 179,000.00

Affiant

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

GREGORY S. PERRONE NOTARY PUBLIC AT LARGE STATE OF TENNESSEE My Commission Expires March 27, 1999

Notary Public

MY COMMISSION EXPIRES: 5-27-97
(AFFIX SEAL)

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
Betty O. Williams (NAME)	Southeastern Mortgage of (NAME)	160-15-A-34CO
115 Hearthstone Manor Circle (ADDRESS)	565 Marriott Drive, Suite 250 (ADDRESS)	06DU-81692
Brentwood, TN 37027 (CITY) (STATE) (ZIP)	Nashville, TN 37214 (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, Margaret T. Bowker, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Betty O. Williams, 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, TN, BEING Unit No. 34, Building No. 8 on the Plan of Hearthstone Manor, Phase III, a Planned Unit Development, of record in Book 6250, page 493, Register's Office for Davidson County, TN, to which Plan reference is hereby made for a complete and accurate description thereof.

Being the same property conveyed to Margaret T. Bowker, by deed from Radnor Homes, Inc., of record in Book 6588, Page 220,*Register's Office for Davidson County, TN.
*and re-recorded in Book 9800, page 41,
This conveyance is subject to the following: Taxes for the year 1995 which have been prorated, and payment thereof, by acceptance of this conveyance, is expressly assumed by Grantees; all matters appearing on the plan of record in Book 6250, page 493; Declaration of covenants, conditions and restrictions of record in Book 6424, page 839, amended in Book 6582, page 154, Book 6600, page 3, Book 6884, page 251, Book 6916, page 230, Book 7398, page 907, Book 7403, page 563 and Book 7053, page 982; Amended & restated By-Laws in Book 7403, page 568; Charter of Hearthstone Manor Homeowner's Association, Inc., in Book 6437, pae 852, amended in Book 7679, page 16, Book 7769, page 494; Power of Attorney in Book 9767, page 510; Deed of conveyance to Hearthstone Manor Homeowner's Association, Inc., conveying common areas in Book 6582, page 158; all of record in the Register's office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 115 Hearthstone Manor Circle, Brentwood, TN 37027
(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 19th day of September 19 95

Margaret T. Bowker
Margaret T. Bowker

STATE OF TENNESSEE

BOOK 9800 PG 44

COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Margaret T. Bowker, 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 19th day of September 19 95.

Commission expires 11/26/96

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 _____ 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

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE My Commission Expires November 20, 1996

WARRANTY DEED

FROM

Margaret T. Bowker

TO

Betty O. Williams

RETURN TO:

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

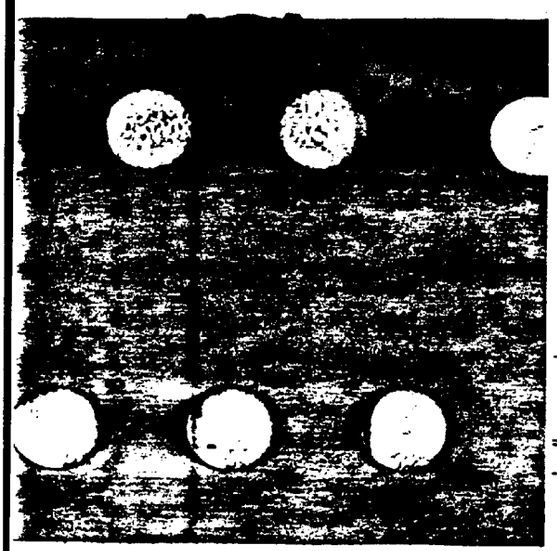
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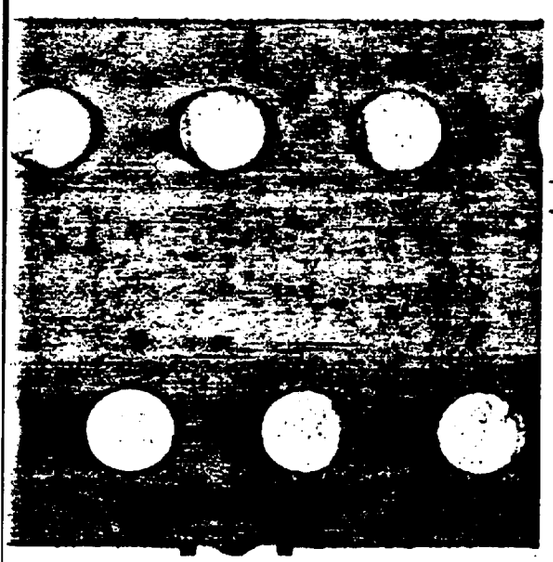
IDENTIF. ↑ REFERENCE

95 SEP 20 AM 11:00
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

5019 09/20 0101 03CHECK

671.30





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9800 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 179000.00
CON TX 662.30
PRFEE 1.00
WDEED 8.00
TOTAL 671.30
CHECK 671.30

09/20/95 01 11:01 0001 6018

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0102040
IDENTIF. ↑ REFERENCE

95 SEP 20 AM 11:00
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 954856