WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 94,612.00

Affiant

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

I. DYKE TATUM

Notary Public

MY COMMISSION EXPIRES: July 26, 1997
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
TATUM & JONES, ATTORNEYS, 2001 CHARLOTTE AVENUE, SUITE 200, NASHVILLE, TN 37203

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
DENNIS R. WATT (NAME)	MCKENZIE BANKING COMPANY (NAME)	
3933 CALUMET DRIVE (ADDRESS)	1137 EAST WOOD ST., P.O. BOX 941 (ADDRESS)	150-14-A-59CO
ANTIOCH, TN 37013 (CITY) (STATE) (ZIP)	PARIS, TN 38242 (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, JAMES T. MCLEAN, SR., UNMARRIED

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO DENNIS R. WATT AND PAM J. WATT, HUSBAND AND WIFE

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. 59, on the Plan of Calumet - Phase 3, of record in Plat Book 9700, page 13, said Register's Office, to which reference is hereby made for a more complete and accurate legal description.

BEING part of the same property conveyed to JAMES T. MCLEAN, SR., by Quitclaim Deed from MSA DEVELOPMENT, A MICHIGAN PARTNERSHIP, of record in Book 9716, page 139, Register's Office for Davidson County, Tennessee.

The property herein conveyed is subject to restrictive covenants of record in Book 7566, page 664 and Book 9751, page 92; and Charter of record in Book 7572, page 594 and Book 7682, page 564, said Register's Office, and to the matters set forth in the above referenced plan of record.

SOURCE OF DESCRIPTION: Survey dated October 4, 1995, made by:
Ernest Medlin, License No. 283
THE EDGE GROUP
P. O. Box 3447
Brentwood, TN 37024

*** CONTINUED

unimproved ( )
This is improved (X) property, known as 3933 CALUMET 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 my hand this 19th day of October 19 95

JAMES T. MCLEAN, SR.

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 JAMES T. MCLEAN, SR., 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 19th day of October, 19 95

Commission expires July 26, 1997

I. DYKE TATUM
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

PGS 10/20 0101 03CHECK 359.07

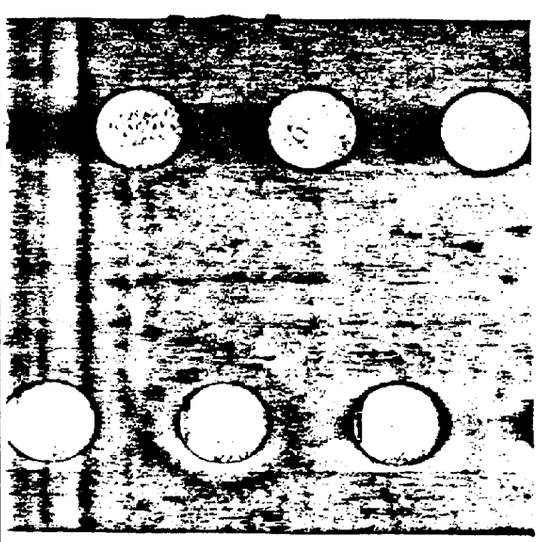
*** **CONTINUATION**

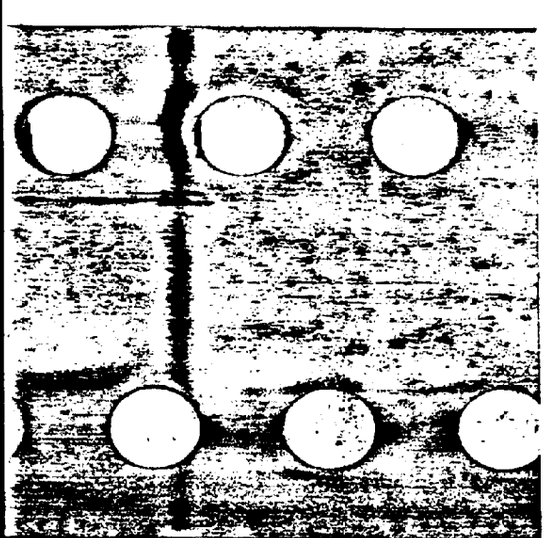
THE FOLLOWING PARAGRAPH REPLACES PARAGRAPH THREE (3) OF PAGE ONE (1) REGARDING RESTRICTIONS, ETC.:

There is conveyed with the above described property an undivided interest in and to the general and/or restricted common areas and facilities of CALUMET - PHASE 3, as said areas are set forth and defined in Restrictions of record in Book 7566, page 664 and Book 9751, page 92; and Charter of record in Book 7572, page 594 and Book 7682, page 564; Register's Office for Davidson County, Tennessee, and to which reference is hereby made for more particulars.

011537
IDENTIFICATION REFERENCE

95 OCT 20 11:8:24
FELIX A. ROSENTHAL REGISTER
DAVIDSON COUNTY, TN.





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9834 PG 378

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	94612.00
CON TX	350.07
PRFEE	1.00
WDEED	8.00
TOTAL	359.07
CHECK	359.07

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 001 7306

01114537
IDENTIF. & REFERENCE

95 OCT 23 PM 3:24
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 968007