ADDRESS NEW OWNER:	SEND TAX BILL TO:	MAP-PARCEL NOS.
Kenneth Kevin Snively	Citicorp Mortgage, Inc.	MAP and PARCEL
	Attn: Tax Dept.	
4959 Karen Ray Drive	P.O. Box 790029	162-3 189
Antioch, TN 37013	St. Louis, MO 63179-0029	

This instrument prepared by: Smith & Archer, P.C., 2605 Elm Hill Pike, Suite C
, Nashville, TN 37214 (Davidson County - Box 27B)

WARRANTY DEED

BOOK 9836 PG 774

FOR AND IN CONSIDERATION of the sum of TEN and No/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Michael Eugene Watkins, married** , (the "Grantors") have bargained and sold, and by these presents do transfer and convey unto **Kenneth Kevin Snively, unmarried** (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, being more particularly described as follows, to wit:

BEING Lot NO. 20 on the Plan of Section Four, Apache Hills, of record in Book 4460, Page 60, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Michael Eugene Watkins, married, by deed from Roy A. Redferrin, unmarried, said deed appearing of record in Book 8899, Page 187, said Register's Office.

The said Michael Eugene Watkins hereby warrants that the interest, if any, of Kenna Watkins is no longer valid.

Julie Marie Huff Watkins, spouse of Michael Eugene Watkins hereby joins in this conveyance to convey any and all interest she may have in said property including but not limited to any marital rights therein.

This is property with a common address of 4959 Karen Ray Drive, Antioch, TN 37013.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING: 1) Property taxes for the current year, said taxes being transferred in escrow; 2) Restrictions of record in Book 4564, Page 724, said Register's Office; 3) The Plan of record in Book 4460, Page 60, said Register's Office and all matters therein; 4) Deed of Trust of record in Book 7286, Page 620, said Register's Office; 5) Deed of Trust of record in Book 8899, Page 192, said Register's Office.

It is expressly and understood by and between the parties that part of the consideration for this conveyance is the assumption by the Grantee of the two indebtednesses secured by two hereinabove referenced Deeds of Trust.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater for this transfer is $67,000.00

Affiant

Subscribed and sworn before me this 18th day of October, 1995.

My Commission Expires: 6/23/98

Notary Public

NOTARY PUBLIC AT LARGE

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees' successors and assigns, forever.

And Grantors do covenant with the said Grantees that Grantors are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered except as set forth herein.

And Grantors do further covenant and bind themselves, their representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

When necessary for proper construction, the singular shall include the plural and the plural shall include the singular, and the reference to any gender shall include reference to any and all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this **18th** day of **October, 1995.**

Michael Eugene Watkins

Julia Marie Huff Watkins

Michael Eugene Watkins

JULIA MARIE HUFF WATKINS

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, **the undersigned authority**, a Notary Public in and for said County and State, the within named **MICHAEL EUGENE WATKINS AND WIFE, JULIA MARIE HUFF WATKINS,** with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at **Nashville,**, Tennessee, this **18th** day of **October, 1995.**

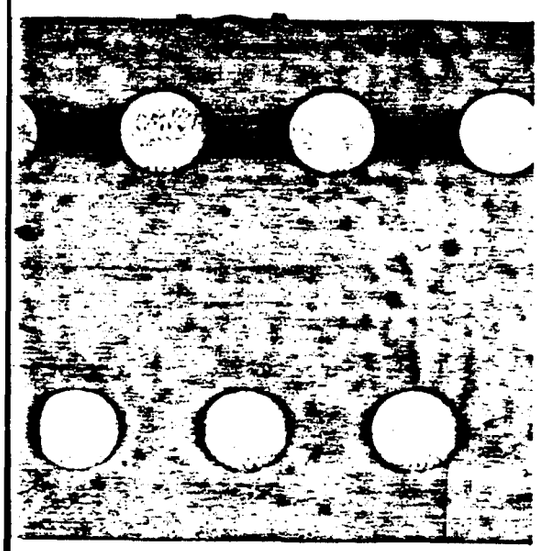
Notary Public
My Commission Expires:

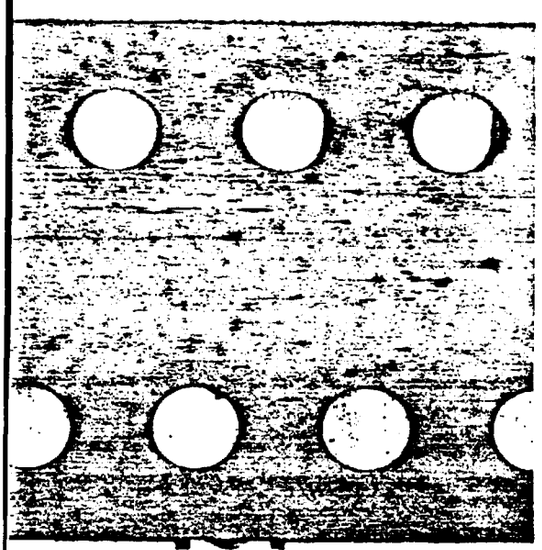
File No. 9510-378

011542
IDENTIFICATION REFERENCE

95 OCT 24 PM 1:43
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

1272 10/24 0101 03CHECK 256.90





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

RECEIVED OF _____

FOR _____

BOOK 9836 PG 776

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 67000.00
CON TX 247.90
PRFEE 1.00
MTGFEE 8.00
TOTAL 256.90
CHECK 256.90

10/24/95 01 13:45 0001 0272

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

011542
IDENTIFICATION REFERENCE

95 OCT 24 PM 1:43
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 968955