BOX 15

WARRANTY DEED

BOOK 9848 PG 638

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 103,900.00

John A Clark
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF October 19 95

Notary Public

MY COMMISSION EXPIRES: May 7, 1997
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE

THIS INSTRUMENT WAS PREPARED BY
Steltemeier & Westbrook, Attys, 2002 Richard Jones Rd., C-101, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP/PARCEL NUMBERS
Tina M. Farmer	Southeastern Mortgage of Tennessee, Inc.	MAP 85-4
(NAME)	(NAME)	
1640 Rachel's Retreat Circle	565 Marriott Drive, Suite 250	PARCEL 25
(ADDRESS)	(ADDRESS)	
Hermitage, TN 37076	Nashville, TN 37214	
(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, Richard L. Skinner and wife, Kathy Skinner

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Tina M. Farmer, unmarried, and John A. Clark, 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. 176 on the Plan of Rachel's Retreat Subdivision, Phase I, as of record in Book 5200, page 516, Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Richard L. Skinner, unmarried, by deed from George Edward Williams Jr. and wife, Connie G. Williams of record in Book 8986, page 181, Register's Office for Davidson County, Tennessee.

And I, Kathy Skinner, wife of the within Richard L. Skinner, join in the execution of this instrument for the purpose of transferring and conveying all right, title and interest which I may have in said property by virtue of my marriage or otherwise.

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

95 NOV -2 PM 4:11
FELIX Z. RUSSELL REGISTER
DAVIDSON COUNTY, TN.

4170 11/02 0101 03CHECK 393.43

( ) unimproved (X) improved property, known as 1640 Rachel's Retreat Circle, Hermitage, TN 37076
(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/our hand on this 18th day of September 19 95

Richard L. Skinner

Richard L. Skinner

Kathy Skinner

Kathy Skinner

BOX 15

BOOK 9848 PG 639

STATE OF ~~TENNESSEE~~ ~~TEXAS~~ TENNESSEE
COUNTY OF ~~TRAVIS~~ DAVIDSON
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named ~~RICHARD L. SKINNER AND WIFE~~ Kathy Skinner

the bargainor ~~S~~, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that ~~he~~ ~~they~~ executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 14th day of September, 1995.

Commission expires My Commission Expires NOV. 20, 1996

Jane E. Hankla
Notary Public

STATE OF ~~TENNESSEE~~ TEXAS
COUNTY OF ~~TRAVIS~~

Before me, the undersigned, a Notary Public within ~~and~~ for the State and County aforesaid, personally appeared Richard L. Skinner, the bargainor, ~~and~~ 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.

~~being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said~~

~~and attesting the same by the said~~

Witness my hand and official seal at office at Austin, TX on this the 18th day of September 19 95.

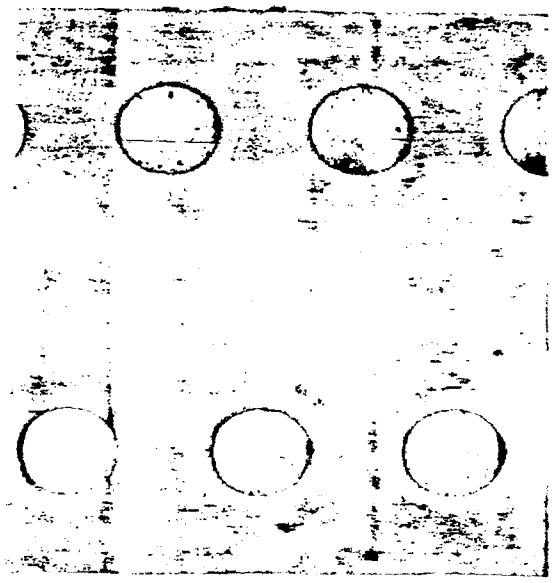
My commission expires 9-28-95

Iris J. Dexter
Notary Public

IRIS J. DEXTER
Notary Public, State of Texas
My Commission Expires
SEPT. 28, 1995

Warranty Deed from Richard L. Skinner, to. Tina M. Farmer, et al

Return to:
Steltemeier & Westbrook, Attys
2002 Richard Jones Rd., C-101
Nashville, TN 37215



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____ BOOK 9848 PG 640

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 103900.00
CON TX 384.43
PRFEE 1.00
WDEED 8.00
TOTAL 393.43
CHECK 393.43

11/02/95 01 16:13 0001 4170

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0119094
ISSUING REFERENCE

95 NOV -2 PM 4:11
FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN.

No. 972800