mail

THIS INSTRUMENT PREPARED BY:
STEWART & BLACK, ATTORNEYS
333 SOUTH GALLATIN ROAD
MADISON, TN 37115

ADDRESS NEW OWNER:

BOBBY WAYNE STAGGS AND WIFE, BARBARA A. STAGGS
845 NEELY'S BEND ROAD
MADISON, TN 37115

MAP/PARCEL NUMBER:

MAP 52-7, PARCEL 129

SEND TAX BILLS TO:

CHEMICAL RESIDENTIAL MORTGAGE CORP.
P.O. BOX 3014
EDISON, N.J. 08818-9768

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER, IS $70,000.00.

Bobby W Staggs
AFFIANT

Subscribed and sworn to me, this the 31st day of OCTOBER, 1995.

Notary Public
My Commission expires: 5-11-96

SUMNER COUNTY TENNESSEE
DENNIS C. ALLIS
NOTARY PUBLIC AT LARGE

95 NOV 10 AM 8:38
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

012645
IDENTIF. ↑ REFERENCE

WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN AND no/100 ($10.00) DOLLARS, cash in hand paid and other good and valuable considerations, the receipt and sufficiency of which are hereby expressly acknowledged, WE, JAMES A. GROWDEN AND WIFE, CAROL L. GROWDEN, hereinafter referred to as GRANTORS, have this day bargained and sold, and do hereby transfer and convey unto the said BOBBY WAYNE STAGGS AND WIFE, BARBARA A. STAGGS, hereinafter referred to as GRANTEES, THEIR successors, heirs and assigns, certain real estate in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of GRANTORS in and to any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (the "Property"). This conveyance of the "Property", and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 845 NEELY'S BEND ROAD, MADISON, TN 37115.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest belonging to the said GRANTEES, THEIR successors, heirs and assigns forever, WE covenant that WE ARE lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered except to the extent otherwise set forth in Exhibit "B" hereto.

WE further covenant and bind OURSELVES AND OUR heirs and representatives, to warrant and forever defend the title to said GRANTEES, THEIR successors, heirs and assigns, against the lawful claims of all persons.

WITNESS OUR HANDS this 31ST day of OCTOBER, 1995.

James A. Growden
JAMES A. GROWDEN

Carol L. Growden
CAROL L. GROWDEN

STATE OF TENNESSEE :

COUNTY OF DAVIDSON :

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, JAMES A. GROWDEN AND WIFE, CAROL L. GROWDEN, the within named BARGAINORS, with whom I am personally acquainted (or who proved TO ME upon satisfactory evidence), and who acknowledged that THEY executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at MADISON, Tennessee, on this the 31ST day of OCTOBER, 1995.

Denise C. Allis
notary public

My commission expires: 5-11-96

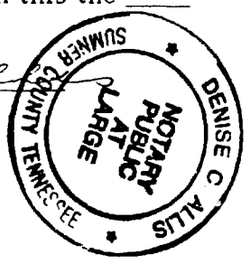


EXHIBIT 'A'

BEING Lot No. 3 on the Plat of Rosewood Subdivision, of record in Plat Book 6900, page 902, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to James A. Growden and wife, Carol L. Growden, by Warranty Deed from Emanuel Schatten, unmarried, of record in Book 8226, page 784, Register's Office for Davidson County, Tennessee.

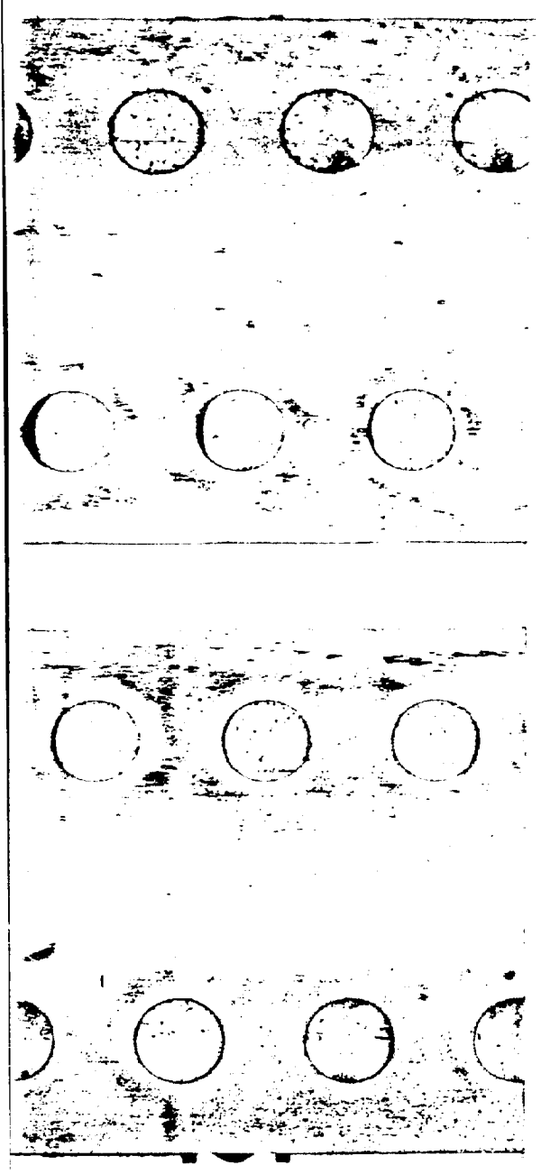
EXHIBIT 'B'

1. Real property taxes for 1996 and all future years.

2. All matters set forth on the Plan of record in Book 6900, page 902, said Register's Office, which plan includes a n overhang easement across the southeast corner, a 40-foot public utility and drainage easement along the front line, a 20-foot public utility and drainage easement through a portion of the lot and a 10-foot public utility and drainage easement along the rear line of said lot.

4. Restrictive covenants contained in instrument of record in Book 7860, page 562, as re-recorded in Book 7891, page 382, said Register's Office.

5955 11/10 0101 03CHECK 272.00



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

RECEIVED OF _____

FOR _____

BOOK 9856 PG 17

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 70000.00
CON TX 259.00
PRFEE 1.00
WDEED 12.00
TOTAL 272.00
CHECK 272.00

11/10/95 01 08:37 0001 6955

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0121645
IDENTIF. & REFERENCE

95 NOV 10 AM 8:38
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 975542