BOOK 9863 PG 68 FILE BOX 45

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 114,650.00

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th DAY OF November, 19 95

Notary Public

MY COMMISSION EXPIRES: May 24, 1997
(NOTARY SEAL)

THIS INSTRUMENT WAS PREPARED BY:
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Judith J. Ridley (NAME)	North American Mortgage Company (NAME)	MAP 53-6
509 Riverway Cove Lane (ADDRESS)	12977 N. Forty Drive, Ste. 200 (ADDRESS)	GROUP B
Old Hickory, TN 37138 (CITY) (STATE) (ZIP)	St. Louis, MO 63141 (CITY) (STATE) (ZIP)	PARCEL 84CO

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, Larry Powell, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Judith J. Ridley, an unmarried woman

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:

BEING Lot No. 39, on the plan of Phase 5-B, Waterford, of record in Plat Book 7900, Pages 838 and 839, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

BEING part of the same property conveyed to Larry Powell by deed from Waterford Associates, L.P., of record in Book 9728, Page 163, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Book 8694, Page 216, Book 8699, Page 462, Book 9530, Page 185, and Book 9530, Page 189, Register's Office for said County.

This conveyance is subject to all terms and provisions of the By-Laws, of record in Book 8715, Page 583, and the Charter of record in Book 8711, Page 701, said Register's Office.

unimproved ( )
This is improved (X) property, known as 509 Riverway Cove Lane, Old Hickory, TN 37138
(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 15th day of November 19 95

Larry Powell

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 Larry Powell, 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 15th day of November, 19 95.

Commission expires May 24, 1997

Notary Public

PATRICIA NICHOLLS
NOTARY PUBLIC AT LARGE
DAVIDSON CO., TENN.

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____.

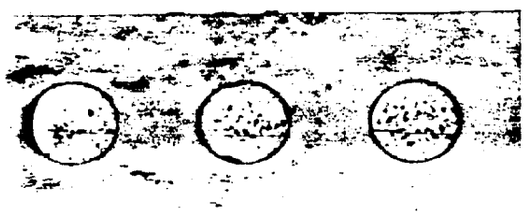
My commission expires _____

Notary Public

01241 25
IDENTIFICATION REFERENCE

95 NOV 17 PM 1:52
FELICIA ... REGISTER
DAVIDSON COUNTY, TN.

9647 11/17 0101 03CHECK 433.02







OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9863 PG 70

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	
	114650.00
CON TX	424.02
PRFEE	1.00
WDEED	8.00
TOTAL	433.02
CHECK	433.02

11/17/95 01 13:53 0001 9647

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

01241125
IDENTIF. & REFERENCE

95 NOV 17 PM 1:52
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 978196