Box #52

ADDRESS NEW OWNER:	SEND TAX BILL TO:	MAP-PARCEL NOS.
Patrick O. Bowen Elizabeth R. Bowen 1221 Crestfield Drive Nashville, TN 37211	Countrywide Funding Corporation Attn: Tax Dept. 155 N. Lake Avenue Pasadena, CA 91109-7137	MAP and PARCEL 172-12-0-B-187.00

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

WARRANTY DEED

BOOK 9897 PG 190

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, **Kathryn M. Smith Wilkins and Jon Wilkins, wife and husband**, (the "Grantors") have bargained and sold, and by these presents do transfer and convey unto **Patrick O. Bowen and Elizabeth R. Bowen, husband and wife** (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:

Land in Davidson County, TN, being Lot No. 392 on the Plan of Section Six, Bradford Hills, of record in Book 7900, Page 6 and Book 7900, Page 290, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Kathryn M. Smith, by deed from Claridge Builders, Inc., of record in Book 8552, Page 183, Register's Office for Davidson County, Tennessee.

Kathryn M. Smith is one and the same person as Kathryn M. Smith Wilkins.

This is property with a common address of 1221 Crestfield Drive, Nashville, TN 37211.

Property is sold "As Is".

KW JW

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING: 1) Property taxes for the current year, said taxes being prorated and payment of same has been made by the Grantors; 2) The Plan of Record in Book 7900, Page 6, as amended in Book 7900, Page 290 and amended in Book 6050, Page 490, said Register's office and all matters therein; 3) Restrictive Covenants of record in Book 8069, Page 170, and in Book 8374, Page 591, said Register's office; 4) Bylaws of record in Book 8071, Page 531, said Register's office; 5) Charter of Bradford Hills Homeowner's Association, Inc. of record in Book 8071, Page 520, said Register's Office; 6) Open Space or common area of record in Book 9779, Page 674, said Register's office; 7) Deeds of conveyance for sanitary sewers of record in Book 8377, Page 769, and Book 8377, Page 808, said Register's office.

STATE OF TENNESSEE
COUNTY OF Davidson
The actual consideration or value, whichever is greater for this transfer is $115,900.00

Affiant

Subscribed and sworn before me this 15th day of December, 1995.

Notary Public

My Commission Expires: 3/6/99

NOTARY PUBLIC
DAVIDSON CO.
TENNESSEE

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.

BOOK 9897 PG 191

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 **15th** day of **December, 1995.**

1132 12/22 0101 03CHECK 437.83

Kathryn M. Smith Wilkins
Kathryn M. Smith Wilkins

Jon Wilkins
Jon Wilkins

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 **Kathryn M. Smith Wilkins and Jon Wilkins, wife and husband** , with whom I am personally acquainted, or who proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

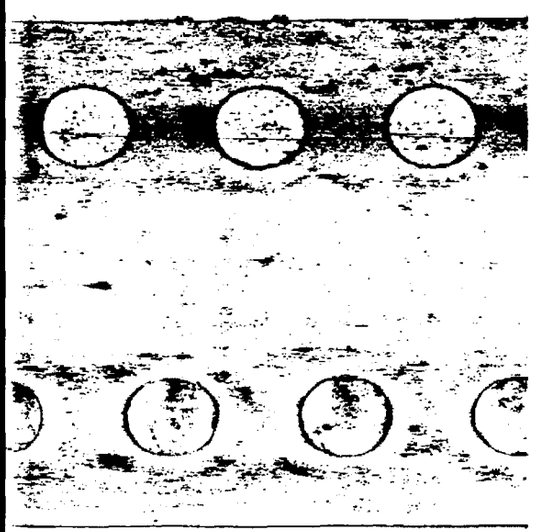
Witness my hand and official seal at **Nashville,,** Tennessee, this **15th** day of **December, 1995.**

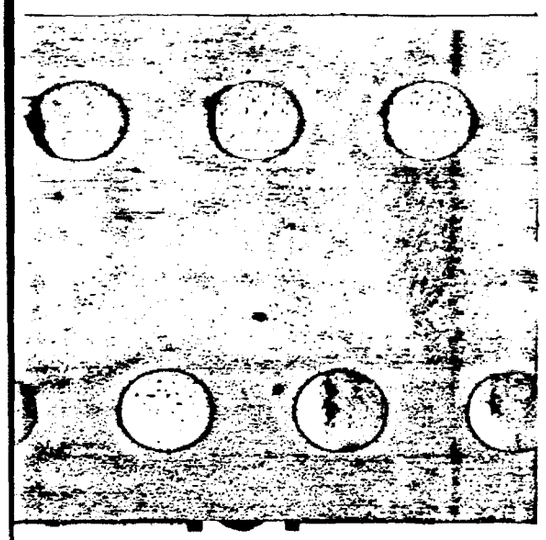
Cindy
Notary Public
My Commission Expires: 5/23/98

File No. 9512-483

0134658
IDENTIF. ↑ REFERENCE

95 DEC 22 AM 10: 03
FELIX Z. WILSON II, REGISTER
DAVIDSON COUNTY, TN.





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

RECEIVED OF _____

FOR _____

BOOK 9897 PG 192

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
115900.00
CON TX 428.83
PRFEE 1.00
MTEED 8.00
TOTAL 437.83
CHECK 437.83
12/22/95 01 10:05 0001 1132

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0134658
IDENTIF. ↑ REFERENCE

95 DEC 22 AM 10: 03
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 989535