THIS INSTRUMENT PREPARED BY:
LAURA TEK
Attorney at Law
227 Second Ave., No., First Floor
Nashville, TN 37201
PH: (615) 256-1000

2749 01/30 0101 03CHECK 261.60

BOOK 9931 PG 830

ADDRESS NEW OWNER:
Jonathan W. Spence and wife,
Katherine D. Spence
3033 Cedarcliff Court
Antioch, TN 37013

SEND TAX BILLS TO:
Great Financial Mortgage
P. O. Box 20005
Owensboro, KY 42304-0005

MORTGAGEE:
SAME AS TAX BILLS

MAP-PARCEL NUMBER:
Map: 150-09
Parcel: 166
Field Book No. 2D-75193

WARRANTY DEED

For and in consideration of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantor, and other good and valuable consideration, the receipt of which is hereby acknowledged, CLIFFORD W. SPENCE and wife, BULAH JEAN SPENCE, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto JONATHAN W. SPENCE and wife, KATHERINE D. SPENCE, 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. 94 on the Plan of Forest View Park, Phase II, Section V, of record in Book 6250, Page 458, Register's Office for said County.
>
> Said Lot No. 94 fronts 35.00 feet on the easterly margin of Cedarcliff Court and extends back 178.27 feet on the broken southerly line and 117.97 feet on the northwesterly line to a dead line in the rear, measuring 129.33 feet thereon.
>
> Being the same property conveyed to Clifford W. Spence and wife, Bulah Jean Spence, from Eddie Dewayne Larkins and wife, Lisa Michelle Larkins, by Warranty Deed dated August 12, 1988, of record in Book 7626, Page 821, Register's Office for Davidson County, Tennessee

It is understood and agreed that the consideration for the transfer of this property is the agreement of the Grantees to assume the unpaid principal balance of a Note secured by a Deed of Trust of record in Book 6780, Page 790, Register's Office for Davidson County, Tennessee, to Atlantic Coast Mortgage Company (subsequently sold and/or assigned to Great Financial Mortgage) and that the escrow account in connection with the aforesaid Deed of Trust is hereby transferred to the Grantees. The Grantees further hereby assume the obligation of "Mortgagor" under the terms of the instrument creating the loan to indemnify the VA to the extent of any claim payment arising from the guaranty or insurance of the indebtedness mentioned herein above.

This is improved property, known as 3033 Cedarcliff Court, Antioch, Davidson County, Tennessee, 37013

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, Grantees' heirs or assigns, forever; and Grantors covenants with the said Grantees that Grantors is 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 Grantors further covenant and bind Grantors, Grantors' heirs and representatives, to warrant and forever defend the title to the said land to the said Grantees, Grantees' heirs, and assigns, against the lawful claims of all persons whomsoever. (As to a corporate or partnership party, the reference to "heirs" shall be deemed to read "successors".)

WITNESS the execution hereof this 30 day of January, 1996.

Clifford W. Spence
CLIFFORD W. SPENCE
By: Bulah Jean Spence, as
Attorney in Fact, pursuant to
Power of Attorney of record in
Book 9926, Page 692, RODCT

Bulah Jean Spence
BULAH JEAN SPENCE

BOOK 9931 PG 832

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

On the 30th day of January, 1996, personally appeared before me, the undersigned, a Notary Public in and for said County and State, Clifford W. Spence (by and through Bulah Jean Spence, his Attorney in Fact), and Bulah Jean Spence, the bargainors, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, to be the person(s) described in and who executed the foregoing instrument and acknowledged that they executed the same as their free act and deed.

NOTARY PUBLIC

My Commission Expires: 11/28/98

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $67,188.96.

Bulah J. Spence
AFFIANT

Sworn to and subscribed before me this 30th day of January, 1996.

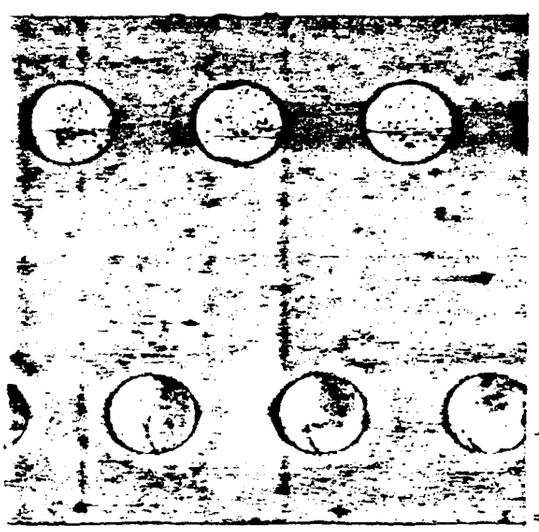
NOTARY PUBLIC

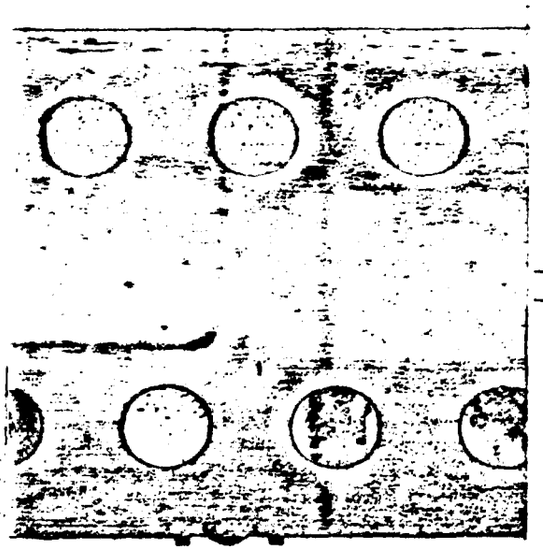
My Commission Expires: 11/28/98.

0145451
IDENTIF. # REFERENCE

96 JAN 30 PM 2:33
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

PICK-UP





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

RECEIVED OF _____

FOR _____

BOOK 9931 PG 833

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 67188.96
CON TX 248.60
PRFEE 1.00
WDEED 12.00
TOTAL 261.60
CHECK 261.60

01/30/96 01 14:33 0001 2749

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0145451 IDENTIF. ↑ REFERENCE

95 JAN 30 PM 2:33
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1000999