BOOK 9951 PG 516 Box 1

WARRANTY DEED

THE PREPARER OF THIS DEED MAKES NO REPRESENTATION AS TO THE STATUS OF THE TITLE OF THE PROPERTY CONVEYED HEREIN.

LORI HOLLOWAY
NOTARY PUBLIC
RUTHERFORD COUNTY, TENNESSEE
MY COMMISSION EXPIRES 10-9-99

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 64,287.31

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF January 19 96

Notary Public

MY COMMISSION EXPIRES: October 9, 1999
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Gary B. Fisher, Attorney, 2711 Murfreesboro Rd. #200, Antioch, TN 37013

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Ray White	Chemical Residential Mortgage Corporation	148-12
(NAME) 818 Richards Road	(NAME) 200 Old Wilson Bridge Road	131
(ADDRESS) Antioch, TN 37013	(ADDRESS) Worthington, OH 43085-8500	2DU15373
(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, Isaac Serrano and wife, Crucita H. Serrano

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Ray White

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. 118 on the Plan of Hazelwood Section Three of record in Plat Book 3842, Page 23, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Isaac Serrano and wife, Crucita H. Serrano by deed of record in Book 7004, Page 914, Register's Office for Davidson County, Tennessee.

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

This conveyance is subject to a certain Deed of Trust securing the payment of a promissory note to Atlantic Coast Mortgage Co. of record in Book 7009, Page 917, said Register's Office with a present unpaid balance of approximately $51,287.31, which the Grantees herein hereby assume and agree to pay. The escrow account in connection with said loan is hereby transferred to Grantee.

The grantee assumes the personal obligation of the grantor and/or original mortgagor under the terms of the Note and any instrument, regulations or laws creating the loan to indemnify the Department of Veterans Administration or Federal Housing Administration to the extent of any claim of payment arising from the guaranty or insurance of the indebtedness.

This instrument is executed on behalf of Isaac Serrano by Crucita H. Serrano as his Attorney-In-Fact pursuant to recorded Power of Attorney of record in

unimproved ( )
this is improved (XX) property, known as 818 Richards Road, Antioch, TN 37013
(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 our hands this 31st day of January 1996

Isaac Serrano

By: Isaac Serrano Crucita H. Serrano

Crucita H. Serrano, Attorney-in-fact Crucita H. Serrano

By Crucita Serrano

BOOK 9951 PG 517

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 Crucita H. Serrano

the bargainor s, with whom I am personally acquainted or 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 Antioch, Tennessee, this 31st day of January 19 96.

Commission expires October 9, 1999

Notary Public

LORI HOLLOWAY
NOTARY PUBLIC
RUTHERFORD COUNTY, TENNESSEE
MY COMMISSION EXPIRES 10-9-99

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

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this January 31, 1996 before me personally appeared Crucita H. Serrano, the person who executed the foregoing instrument on behalf of Isaac Serrano, and acknowledged that she executed the same as the free act and deed of the said Isaac Serrano, through Power of Attorney granted her by the said Isaac Serrano.

Notary Public

My Commission Expires: 10/9/99

LORI HOLLOWAY
NOTARY PUBLIC
RUTHERFORD COUNTY, TENNESSEE
MY COMMISSION EXPIRES 10-9-99

IDENTIF. & REFERENCE

96 FEB 20 AM 10:16

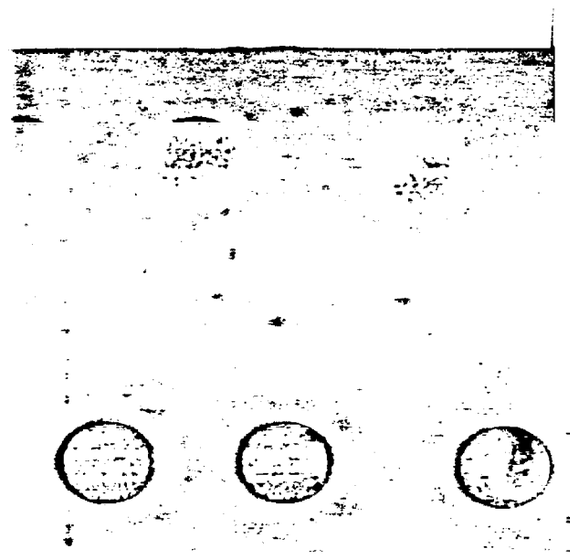
FELIX A. ANDERSON REGISTER
DAVIDSON COUNTY, TN.

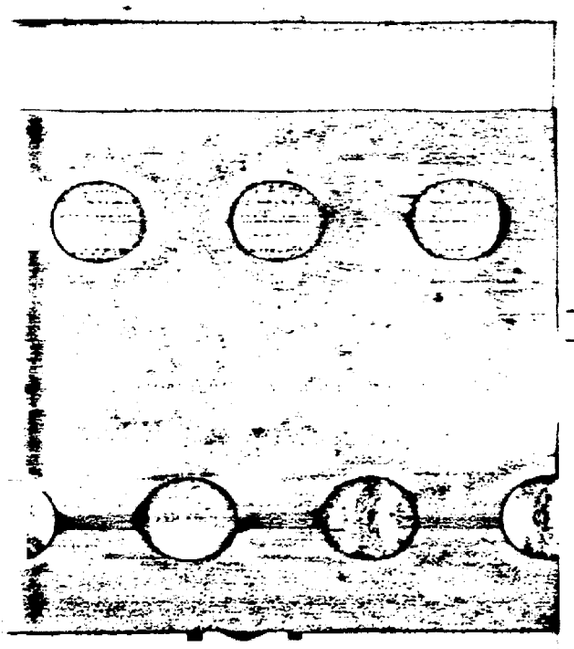
Continuation of Legal Description:

Book _____, Page _____, in the Register's Office for Davidson County, Tennessee.

Isaac Serrano and Isaac Serrano-Oguendo are one and the same person.

9233 02/20 0101 03CHECK 250-91





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9951 PG 519

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	64287.31
CON TX	237.91
PRFEE	1.00
WDEED	12.00
TOTAL	250.91
CHECK	250.91

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 02/20/96 01 10:17 0001 9233

0151570
IDENTIF. & REFERENCE

96 FEB 20 AM 10: 16

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1007413