BOOK 10061 PG 394

PREPARED BY WHITE, REGEN & GARTON, ATTORNEYS, DICKSON, TENNESSEE

161-11-A

181 CO

WARRANTY DEED

FOR AND IN CONSIDERATION of my love and affection for my husband, and in furtherance of my desire to convert my interest in the real property described in Exhibit A, which is attached hereto and incorporated herein by reference (hereinafter referred to as the "Property"), into an estate by the entireties with my husband, I, **Rose M. Baird** (formerly known as Rose M. Hill), a married person, hereby transfer and convey unto my husband, **Robert L. Baird**, his heirs and assigns, all that quantity and quality of estate, title, and interest in and to the Property necessary to create a tenancy by the entirety in my husband and me, it being my intention by this instrument to create an estate by the entireties in and to the entire interest in the Property previously held by me in my own name, as provided by Tennessee Code Annotated § 66-1-109.

IN WITNESS WHEREOF, I have hereunto set my hand this 14th day of May, 1996.

MAIL ENV.

Rose M. Baird

Rose M. Baird

96 MAY 24 PM 4:26

FOX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

01 5253

IDENTIF. & REFERENCE

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 Rose M. Baird (formerly Rose M. Hill), the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 14th day of May, 1996.

Ann E. Young

Notary Public

My Commission Expires:

May 23, 1996

ANN E. YOUNG NOTARY PUBLIC

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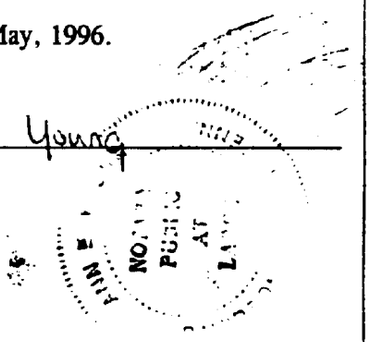
AFFIDAVIT

I hereby swear or affirm that the actual consideration of this transfer is $0.00.

Rose M. Baird
Affiant

Sworn to and subscribed before me this 14th day of May, 1996.

Lisa E. Young
Notary Public



My Commission Expires:

May 23, 1996

SEND TAX BILLS TO:

BANCBOSTON MORTGAGE CORPORATION
P O BOX 11407
BIRMINGHAM AL 35246-0051

ADDRESS OF NEW OWNER(S):

MR. & MRS. ROBERT L. BAIRD
332 HUNTINGTON RIDGE DRIVE
NASHVILLE, TN 37211

EXHIBIT A

Description of Property

Land in Davidson County, Tennessee, and being Unit No. 181 on the Plan of Huntington Ridge Townhouses, of record in Book 4675 at page 9 in the Register's Office of Davidson County, Tennessee, to which plan reference is hereby made for a complete and accurate description thereof.

Being the same property conveyed to Rose M. Hill, unmarried, by deed from David Wayne Everett and David Wayne Everett, Executor, and Richard R. Previdi and wife, Deborah E. Previdi, dated June 2, 1992, of record in Book 8645 at page 781 in the Register's Office of Davidson County, Tennessee.

5434 05/24 01:01 01CASH 16.00

SCHEDULE A

Commitment No.	Effective Date of Commitment:
GSP-0251	May 27, 1992 at 8:00 A.M.
Your No.:	
GSP-0251	

Prepared For:
CTX Mortgage Company

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Inquiries Should be Directed to:

ry S. Perrone
-- Westwood Place, Suite 201
Brentwood, Tennessee 37027

1. Policy or Policies to be issued: Amount

(a) [X] ALTA Owners Policy 1990 $ 60,000.00

Proposed Insured: Rose M. Hill, unmarried

(b) [X] ALTA Loan Policy 1990 $ 60,450.00

Proposed Insured: CTX Mortgage Company, and/or Secretary of Housing and Urban Development, their respective successors and assigns as their interests may appear.

2. The estate or interest in the land described or referred to in this Commitment and covered herein is a Fee Simple.

3. Title to said estate or interest in said land is at the effective date hereof vested in:
David Wayne Everett and David Wayne Everett, Executor and Deborah E. Previdi and wife, Richard R. Previdi

4. The land referred to in this Commitment is located in the County of Davidson
State of Tennessee and described as follows:

Land in Davidson County, Tennessee, BEING Unit No. 181, on the Plan of HUNTINGTON RIDGE TOWNHOUSES, of record in Book 4675, page 9, said Register's Office, to which Plan reference is hereby made for a complete and accurate description thereof.

BEING the same property conveyed to Margaret W. Everett, Richard R. Previdi and wife, Deborah E. Previdi, by deed from Peggy Jo Sain (now Howell), unmarried, of record in Book 7419, page 821, Register's Office for Davidson County, Tennessee. The said Margaret W. Everett having since died and devised said property by will recorded in Will Book 178, page 571, of said County, to her children, David Wayne Everett and Deborah E. Montague (now Deborah E.

---continued

2562 (Rev. 6/87)

STEWART TITLE
GUARANTY COMPANY

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