WARRANTY DEED

BOOK 10075 PG 400

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 78,898.87

Deborah K Martin
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
24th DAY OF May 19 96

Notary Public

MY COMMISSION EXPIRES: June 10, 1998
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
BEATY TITLE BRENTWOOD, INC, 5550 FRANKLIN ROAD, SUITE 103, NASHVILLE, TN 37220

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
DEBORAH K. MARTIN (NAME)	U.S. DEPT OF HOUSING & URBAN (NAME)	MAP 61-6
1211 MCALPINE AVENUE (ADDRESS)	251 CUMBERLAND DR. SUITE 200 (ADDRESS)	PARCEL 4
NASHVILLE, TENNESSEE 37216 (CITY) (STATE) (ZIP)	NASHVILLE, TN 37228-1803 (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, TERRI L. KIRTLEY, UNMARRIED

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO DEBORAH K. MARTIN, UNMARRIED, AND BARBARA J. ETHERIDGE, a/k/a BOBBIE J. ETHERIDGE, UNMARRIED, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP.

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 the Easterly 60 feet of Lot No. 19 on the Plan of Kennedy & Graves' Plan of Monte Vista of record in Plat Book 421, page 143, Register's Office for said County.

SAID part of said Lot fronts 60 feet on the northerly side of Alpine or McAlpine Avenue and runs back between parallel lines, as measured from the center line of said Avenue, 388.5 feet to a dead line.

Being the same property conveyed to Michael S. Kirtley and wife, Terri L. Kirtley by deed from Elm Hill Homes, Inc. of record in Book 8102, page 727, Register's Office for Davidson County, Tennessee. The said Michael S. Kirtley and Terri L. Kirtley have since divorced. Michael S. Kirtley's interest was conveyed to Terri L. Kirtley by QuitClaim Deed of record in Book 9816, page 314, said Register's Office.

This conveyance is made subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated and assumed the Grantee(s) herein.

CONTINUED

unimproved ( )
This is improved (X) property, known as 1211 MCALPINE AVENUE, NASHVILLE, TENNESSEE 37216
(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 24th day of May, 19 96

Terri L Kirtley

TERRI L. KIRTLEY

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 TERRI L. KIRTLEY, 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 24th day of May 19 96

Commission expires June 10, 1998

Notary Public

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

LEGAL DESCRIPTION CONTINUATION

Grantees herein, as part of the purchase price and consideration for this deed, assume and agree to pay the indebtedness evidenced by that certain Deed of Trust made by Michael S. Kirtley and Terri L. Kirtley, married to Phillip Stephen Freeman, as Trustee for the benefit of Century Mortgage Corporation, which Deed of Trust is recorded in the office of DAVIDSON COUNTY, TENNESSEE, on July 9, 1993 in Book 9009, page 479, and note of even date thereby secured, in the original principal amount of $ 57,450.00, payable to Century Mortgage Corp.. Said Deed of Trust was assigned to Bancoklahoma of record in Book 9009, page 485, Register's Office for Davidson County, Tennessee. The current note holder is U.S. Department of Housing and Urban Development. And for the same consideration Grantees hereby assume the obligations of Michael S. Kirtley and Terri L. Kirtley, under the terms of the instruments creating the loan to indemnify the U. S. Department of Housing and Urban Development to the extent of any claim payment arising from the guaranty or insurance of the indebtedness above mentioned. This liability to the U. S. Department of Housing and Urban Development supersedes any State or local law barring or limiting deficiencies following foreclosure of real property. By their signtures below the Grantees herein agree to assume the above stated obligations.

Deborah K. Martin
DEBORAH K. MARTIN

Barbara J. Etheridge
BARBARA J. ETHERIDGE, a/k/a BOBBIE J. ETHERIDGE

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 DEBORAH K. MARTIN AND BARBARA J. ETHERIDGE, a/k/a BOBBIE J. ETHERIDGE 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 Nashville, Tennessee, this 24th of MAY, 1996.

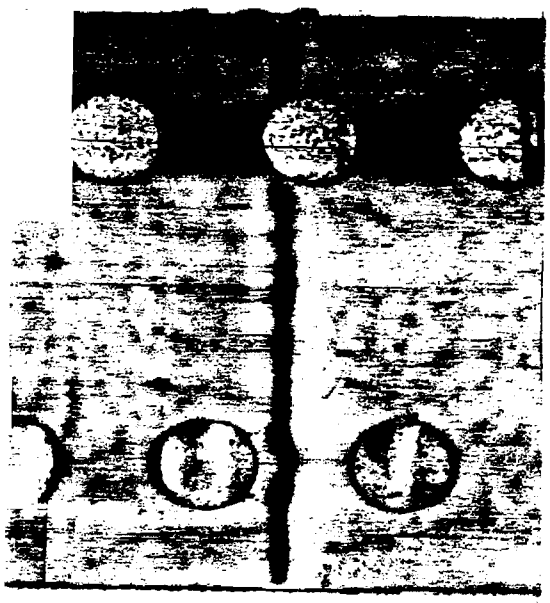
Debra Wicke
NOTARY PUBLIC DEBRA WICKE

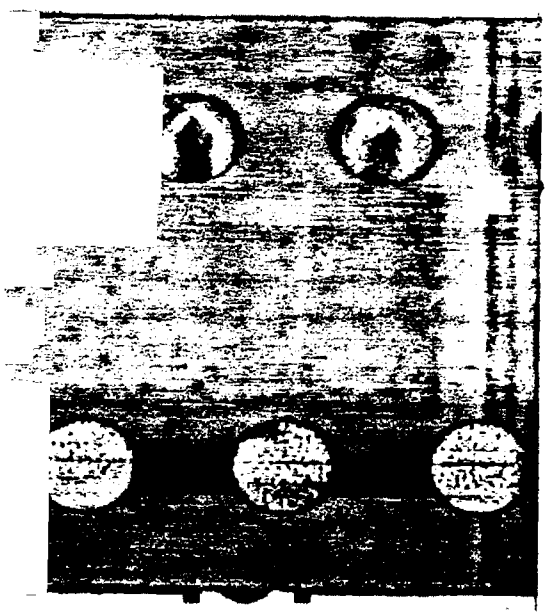
My Commission Expires: 6/10/98

9707 06/05 0101 03CHECK 304.93

0189237
IDENTIF. ↑ REFERENCE

96 JUN -5 AM 11:07
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.





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

RECEIVED OF _____

FOR _____

BOOK 10075 PG 403

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 78898.87
CON TX 291.93
PRFEE 1.00
WDEED 12.00
TOTAL 304.93
CHECK 304.93

06/05/96 01 11:09 0001 9707

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0189237
IDENTIF. # REFERENCE

96 JUN -5 AM 11:07
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1047571