WARRANTY DEED

STATE OF TENNESSEE 10056 272
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 185,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10th DAY OF June 19 96

Notary Public

MY COMMISSION EXPIRES: 11/20/96
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE
My Commission Expires November 20, 1996

THIS INSTRUMENT WAS PREPARED BY
Southland Title & Escrow Co., Inc., 750 Old Hickory Blvd., Suite 202, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
James W. Howell (NAME)	NationsBanc Mortgage Corporation (NAME)	132-14-058
4628 Churchwood Drive (ADDRESS)	2059 Northlake Parkway (ADDRESS)	OH-09378
Nashville, TN 37220 (CITY) (STATE) (ZIP)	Tucker, GA 30084 (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, Jackie R. Cromer and wife, Roberta L. Cromer

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO James W. Howell and wife, Dona L. Howell

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. 88 on the Plan of Oak Hill Valley, of record in Book 1835, pages 15 and 16, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a complete description thereof.

Being the same property conveyed to Jackie R. Cromer and wife, Roberta L. Cromer, by deed from Richard M. Graham and wife, Elizabeth M. Graham, of record in Book 8772, page 746, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following: Taxes for the year 1996 have been prorated and payment thereof is expressly assumed by the herein Grantee; Restrictions of record in Book 1788, page 186 and Book 1809, page 539; Plan of record in Book 1835, pages 15 and 16; all in the Register's Office for Davidson County, Tennessee

unimproved ( )
This is improved (X) property, known as 4628 Churchwood Drive, Nashville, TN 37220
(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 hand s this 10th day of June 19 96

Jackie R. Cromer

Roberta L. Cromer

BOOK 10086 PG 273

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 Jackie R. Cromer and wife, Roberta L. Cromer

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 Brentwood, Tennessee, this 10th day of June 19 96.

Commission expires 4/28/98

Notary Public

STATE OF TENNESSEE
COUNTY OF

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE My Commission Expires November 20, 1998

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 _____ 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_____.

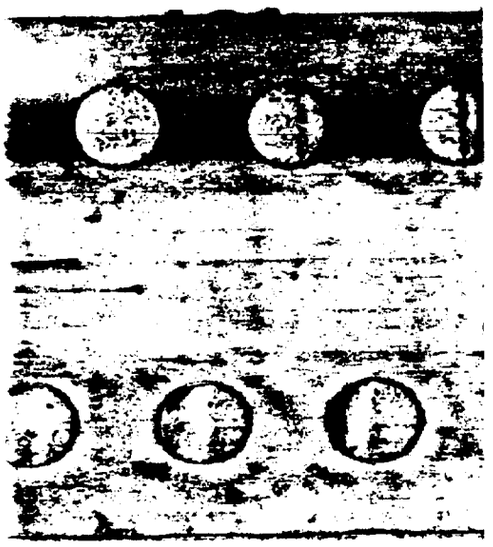
My commission expires _____

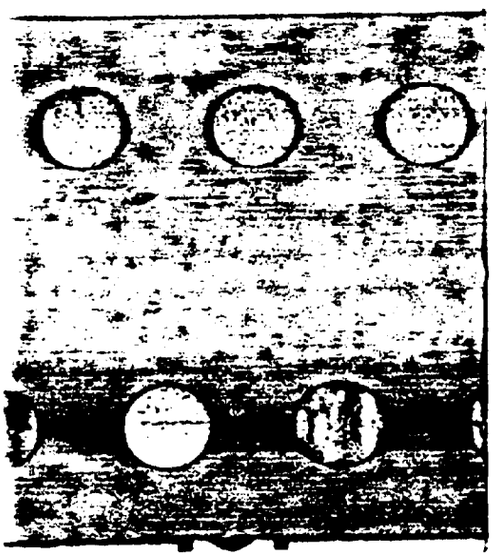
Notary Public

0192457
IDENTIF. & REFERENCE

96 JUN 14 AM 8:18
FELIX ... REGISTER
DAVIDSON COUNTY, TN.

3219 06/14 0101 03CHECK 693.50





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

RECEIVED OF _____

FOR _____

BOOK 10086 PG 274

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	185000.00
CON TX	684.50
PRFEE	1.00
WDEED	8.00
TOTAL	693.50
CHECK	693.50

06/14/96 01 08:24 0001 3219

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0192457
IDENTIF. # REFERENCE

96 JUN 14 AM 8:18

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1051035