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 AT LARGE
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 $ 94,451.59

Kimberly Bowden
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th DAY OF July 19 96

Lori Holloway
Notary Public

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

THIS INSTRUMENT WAS PREPARED BY
Guaranty Title and Escrow Co., 2711 Murfreesboro Rd. #200, Antioch, TN 37013

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Charles Bowden	First Federal Savings and Loan Association of	150-03-0
(NAME)	(NAME)	
3284 Anderson Road	25 Franklin Street	181
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Rochester, NY 14604	20X-3558
(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, Connie E. McKissack

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Charles Bowden and wife, Kimberly Bowden

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. 24 on the Plan of Harbor Landing Section 1 of record in Plat Book 6250, Page 312, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Connie E. McKissack by deed of record in Book 8009, Page 316, 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 Century Mortgage Corp. of record in Book 8009, Page 319, said Register's Office with a present unpaid balance of approximately $75,951.59, 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.

unimproved ( )
This is improved (XX) property, known as 3284 Anderson 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 my hand this 15th day of July 1996

Connie E. McKissack
Connie E. McKissack

DCTN01WC

NOTARY PUBLIC AT LARGE
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

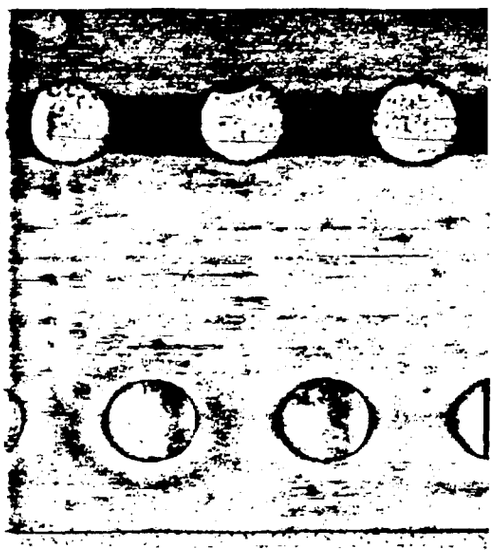
0203984

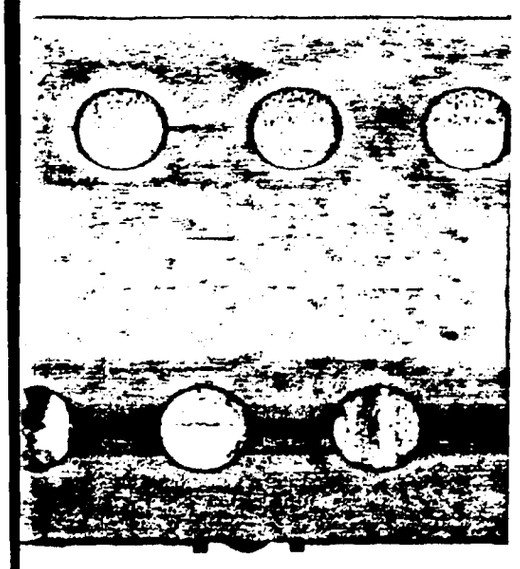
RECEIVED FOR REFERENCE

96 JUL 16 AM 10:21

FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

DCTN01WC





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

RECEIVED OF _____

FOR _____

BOOK 10122 PG 26

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	94451.59
CON TX	349.47
PRFEE	1.00
MDEED	8.00
TOTAL	358.47
CHECK	358.47

[illegible] 01 10:26 0001 5682

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0203984
IDENTIFICATION REFERENCE

96 JUL 16 AM 10:21
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1063352