WARRANTY DEED

BOOK 10159 PG 600

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 59,200.00

Affiant

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

Notary Public

MY COMMISSION EXPIRES: July 12, 1999
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE

THIS INSTRUMENT WAS PREPARED BY
William D. Castleman, P.C., 213 A Ward Circle, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
James D. Carmichael Jr. (NAME)	PNC Mortgage Corp. of America (NAME)	MAP 147-02-0-A
523 Harding Place Unit #14-B (ADDRESS)	440 North Fairway Drive (ADDRESS)	PARCEL 014.0 CO
Nashville, Tennessee 37211 (CITY) (STATE) (ZIP)	Vernon Hills, IL 60061 (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, Michael Gournaris and wife, Joy E Gournaris

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO James D. Carmichael Jr. and wife, Lesleigh F. Carmichael

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:

Being Unit No. 14, Building B on the Plan of Coach House, a Condominium, in Davidson County, Tennessee, and of record in Book 4675, page 107, Register's Office for Davidson county, Tennessee, to which plan reference is hereby made for a more complete and accurate description thereof.

Being the same property conveyed to Michael Gournaris, married, by deed from Danny Keith Ellis and wife, Janet Bray Ellis, of record in Book 9575, page 94, Register's Office for Davidson County, Tennessee.

This conveyance is subject to taxes for 1996 and subsequent years, restrictions and easements of record.

02155513
IDENTIF. & REFERENCE

96 AUG 19 AM 9:38

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (X) property, known as 523 Harding Place Unit #14-B, Nashville, Tennessee 37211
(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 15th day of August 19 96

Michael Gournaris

Joy E Gournaris

BOOK 10159 PG 601

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Michael Gournaris and wife, Joy E Gournaris

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 15th day of August 19 96

Commission expires July 12, 1999

Ruth M. Foran
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

8091 08/19 0101 03CHECK 228.04

0215514

IDENTIF. ↑ REFERENCE

96 AUG 19 AM 9:39

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

BOOK 10159 PG 603

This Instrument was Prepared By:
PNC MORTGAGE CORP. OF AMERICA
ROMONA HEADLEE
320 INTERSTATE NORTH PARKWAY
SUITE 300
ATLANTA, GA 30339

Maximum principal indebtedness for Tennessee recording tax purpose is $FIFTY-SEVEN THOUSAND EIGHT HUNDRED FIFTY DOLLARS AND ZERO CENTS----------.

[Space Above This Line For Recording Data]

State of Tennessee

DEED OF TRUST

FHA Case No.
483-2386766-734

LENDER'S # 02-18-95716

THIS DEED OF TRUST ("Security Instrument") is made on AUGUST 15, 1996 .
The Grantor is JAMES D CARMICHAEL, JR & WIFE LESLEIGH F CARMICHAEL

("Borrower"). The trustee is MR. ARNOLD M. WEISS, 208 ADAMS AVENUE, MEMPHIS, TN 38103

("Trustee"). The beneficiary is PNC MORTGAGE CORP. OF AMERICA

which is organized and existing under the laws of THE STATE OF OHIO
and whose address is 75 NORTH FAIRWAY DRIVE, VERNON HILLS, ILLINOIS 60061
("Lender"). Borrower owes Lender the principal sum of FIFTY-SEVEN THOUSAND EIGHT HUNDRED FIFTY DOLLARS AND ZERO CENTS---------- Dollars (U.S. $ 57,850.00----------).
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1, 2026 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED