BOOK 10353 PG 934

THIS INSTRUMENT PREPARED BY:

JAMES C. DALE III
Attorney at Law
221 4th Ave. N., 5th Fl.
Nashville, TN 37219

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $230,000.00.

AFFIANT

Subscribed and sworn to before me this 19th day of Feb., 1997.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 7/25/98

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS:	MAP/PARCEL NO.:
John C. Harford and Marie F. Harford 1025 Falls Avenue Madison, TN 37115	SAME	52-9, Par. 29 52-9, Par. 30

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, FRANCES ELIZABETH OWEN, an unmarried person, Grantor, has bargained and sold, and by these presents does transfer and convey unto JOHN C. HARFORD and wife, MARIE F. HARFORD, Grantees, their heirs and assigns, certain land in Davidson County, Tennessee, described as follows, to wit:

> Land in Davidson County, Tennessee, being Lots Nos. 3 and 4 on the Map of Montague Falls, Charles U. Coggin's Subdivision parts of Tract No. 18 on the Plan of Montague as of record in Book 421, page 166, said Register's Office. Said Lots Nos. 3 and 4 adjoin and front together 240 feet on the southeasterly side of Falls Avenue, formerly a private drive, and run back between parallel lines 320 feet to low-water mark of Cumberland River.
>
> Being the same property conveyed to Robert J. Owen and wife, Frances Elizabeth Owen, by deed from H. C. Webb, Trustee, of record in Book 4449, pages 240 and 242, said Register's Office, the said Robert J. Owen having since died.

This is improved property known as 1021-1023 Falls Avenue, Madison, Tennessee 37115.

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This conveyance is subject to the following:

(1) Property taxes for 1997, which the Grantees assume and agree to pay.

(2) Matters shown of record in Book 421, page 166, Register's Office for Davidson County, Tennessee.

(3) Water rights mentioned in Book 2083, page 136, said Register's Office.

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. Grantor does covenant with the said Grantees that she is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor does further covenant and bind herself, her heirs and assigns 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.

WITNESS my hand this 19 day of February, 1997.

Frances Elizabeth Owen by Robert W. Gaskell

FRANCES ELIZABETH OWEN
BY: ROBERT W. GASKELL,
ATTORNEY-IN-FACT

"GRANTOR"

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, James C. Dale III, a Notary Public in and for said County and State, the within named ROBERT W. GASKELL, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of FRANCES ELIZABETH OWEN, and acknowledged that he executed the same as the free act and deed of FRANCES ELIZABETH OWEN.

WITNESS my hand and official seal at Nashville, Tennessee, this 19th day of February, 1997.

James C. Dale III

NOTARY PUBLIC

MY COMMISSION EXPIRES: 7/25/98

JAMES C. DALE, III NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

02714469

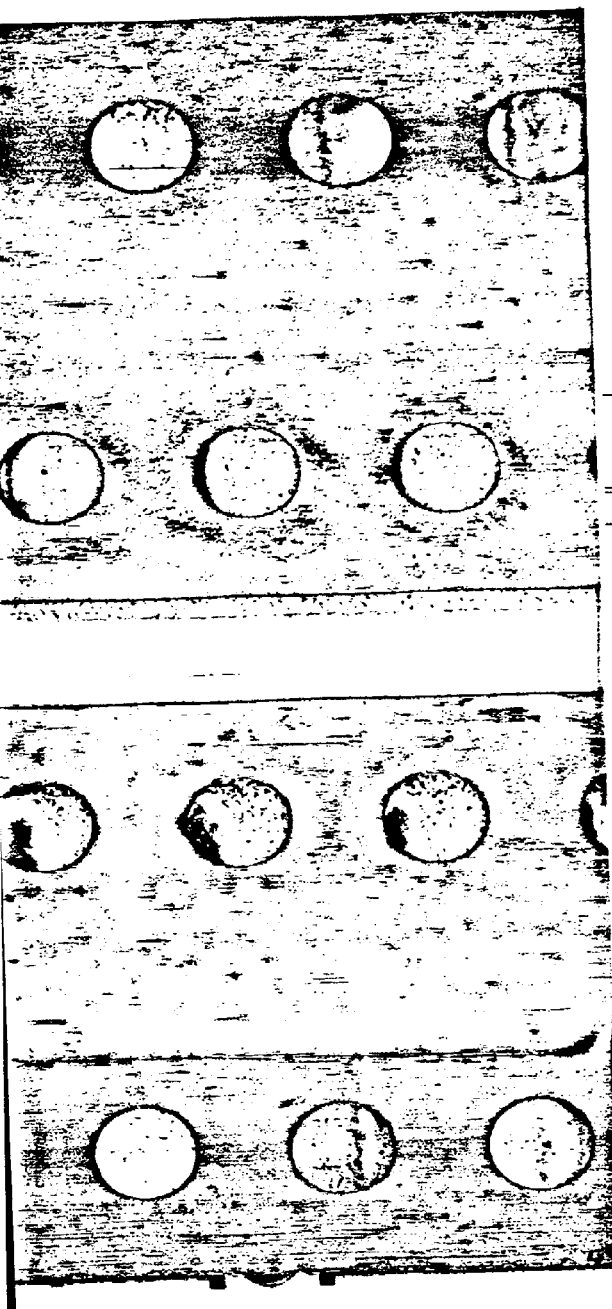
RETURN TO REFERENCE
PICK-UP

97 FEB 20 AM 8:03

DAVIDSON COUNTY TN

7919 02/20 0101 03CHECK 860.00

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OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10353 PG 936

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	230000.00
			CON TX	851.00
			PRFEE	1.00
			WDEED	8.00
			TOTAL	860.00
			CHECK	860.00

02/20/97 01 09:10 0001 7919

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0274469
IDENTIF. ↑ REFERENCE

97 FEB 20 AM 8

DAVIDSON COUNTY

No. 1118366