WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON BOOK 10431 PG 847

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 68,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF April 19 97

Notary Public

STEVEN G. WATERS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires SEPT. 23, 2000

MY COMMISSION EXPIRES:
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Steven G. Waters, Attorney, 1000 Northchase Drive, Suite 100, Goodlettsville, Tennessee 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Annette G. Loring (NAME)	Countrywide Home Loans, Inc. (NAME)	43 2A 201CO
201 Cedarwood Lane (ADDRESS)	155 North Lake Avenue (ADDRESS)	11D31115
Madison, Tennessee 37115 (CITY) (STATE) (ZIP)	Pasadena, CA 91109 (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, James A. Morrow and wife, Carol J. Morrow

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Annette G. Loring, an unmarried woman

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. 201 on the Plan of a Resubdivision of a Portion of Cedarwood Courtyard Homes, of record in Book 5200, page 590, Register's Office for Davidson County, Tennessee, to which plan reference is made for the exact location thereof.

Being the same property conveyed to James A. Morrow and wife, Carol J. Morrow by deed from Brenda Crecelius (now Williams) of record in Book 9637, page 42, Register's Office, Davidson County, Tennessee.

Master Deed and By-laws of record in Book 5307, page 231, Book 5495, page 661, Book 5707, page 121, Book 5720, page 912, Book 5776, page 741, Book 6053, page 425, Book 6062, page 285, Book 6119, page 403 and Book 6707, page 216, said Register's Office.

0298814 IDENTIF. ↑ REFERENCE

97 APR 29 AM 8:52 FELIX Z. WILSON III REGISTER DAVIDSON COUNTY, TN.

4383 04/29 0101 03CHECK 260.60

unimproved ( )
This is improved (X) property, known as 201 Cedarwood Lane, Madison, Tennessee 37115
(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 25th day of April 19 97

James A. Morrow

Carol J. Morrow

STATE OF TENNESSEE
COUNTY OF DAVIDSON

BOOK 10431 PG 848

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named James A. Morrow and wife, Carol J. Morrow

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 Goodlettsville, Tennessee, this 25th day of April, 19 97.

Commission expires _____

_____
Notary Public

STEVEN G. WATERS NOTARY PUBLIC DAVIDSON COUNTY TENNESSEE

My Commission Expires SEPT. 23, 2000

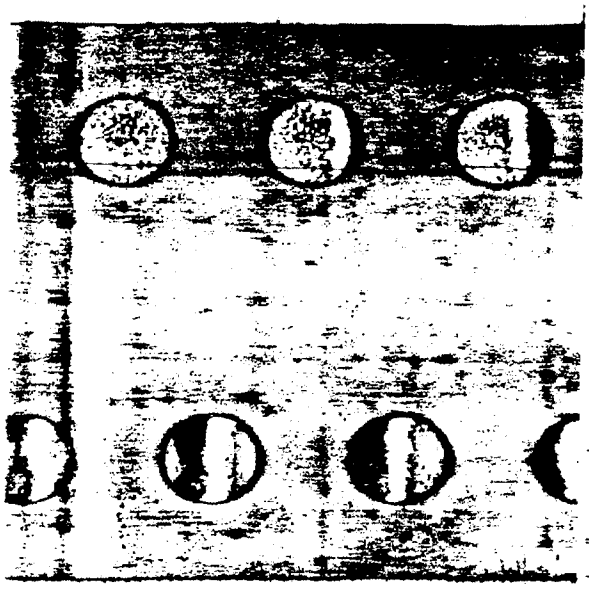
STATE OF TENNESSEE
COUNTY OF

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



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

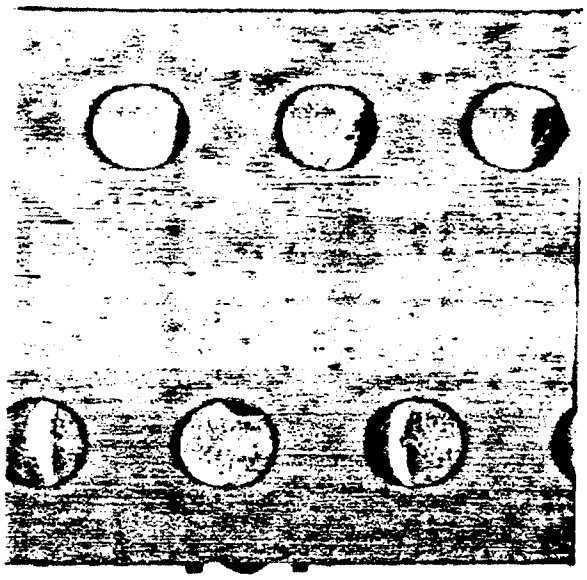
RECEIVED OF _____

FOR _____

BOOK 10431 PG 849

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	68000.00
CON TX	251.60
PRFEE	1.00
WDEED	8.00
TOTAL	260.60
CHECK	260.60

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 08551 0001 4383

0298814

IDENTIF. # REFERENCE

97 APR 29 AM 8:52

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1144485