14A

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 274,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 9th DAY OF May 19 97

Notary Public

MY COMMISSION EXPIRES: July 26, 1997
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
JOHN T. COOK, P.C., 2927 BERRY HILL DRIVE, NASHVILLE, TN 37204

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
JOEL B. COVINGTON, JR. (NAME)	NATIONSBANC MORTGAGE CORPORATION (NAME)	MAP 104-13
225 Leonard Avenue (ADDRESS)	P. O. Box 35140 (ADDRESS)	PARCEL 065.00
Nashville, TN 37205 (CITY) (STATE) (ZIP)	Louisville, KY 40232 (CITY) (STATE) (ZIP)	26W-08595

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, RICHARD A. MARGOLIN AND WIFE, KATHERINE D. MARGOLIN

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO JOEL B. COVINGTON, JR. AND WIFE, CHARLOTTE M. COVINGTON

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. 33 on the Plan of Bransford Realty Co's Subdivision of Lot Nos. 8, 10, 11, 12 and part of Lot 9 in Block "E" and Lot Nos. 6, 7, 9, 10, 11, 12, 13, 14. 15, 16, 17, 18, 19 and part of Lot 8 in Block "F" and Lots 6 to 23, inclusive, in Block "G" in Whitland Realty Company's Subdivision, as of record in Book 547, page 53, amended in Book 674, page 689, said Register's Office, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Richard A. Margolin and wife, Katherine D. Margolin, by Deed from John D. Hainsworth and wife, Susan K. Hainsworth, of record in Book 8461, Page 871, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

0583 05/13 0101 03CHECK 102.50

unimproved ( )
This is improved (X) property, known as 225 Leonard Avenue, Nashville, TN 37205
(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 9th day of May 19 97

Richard A. Margolin
RICHARD A. MARGOLIN

Katherine D. Margolin
KATHERINE D. MARGOLIN

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 RICHARD A. MARGOLIN AND WIFE, KATHERINE D. MARGOLIN

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 NASHVILLE, Tennessee, this 9th day of [illegible], 19 97.

Commission expires July 26, 1997

JOHN L. COOK
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TN

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 _____

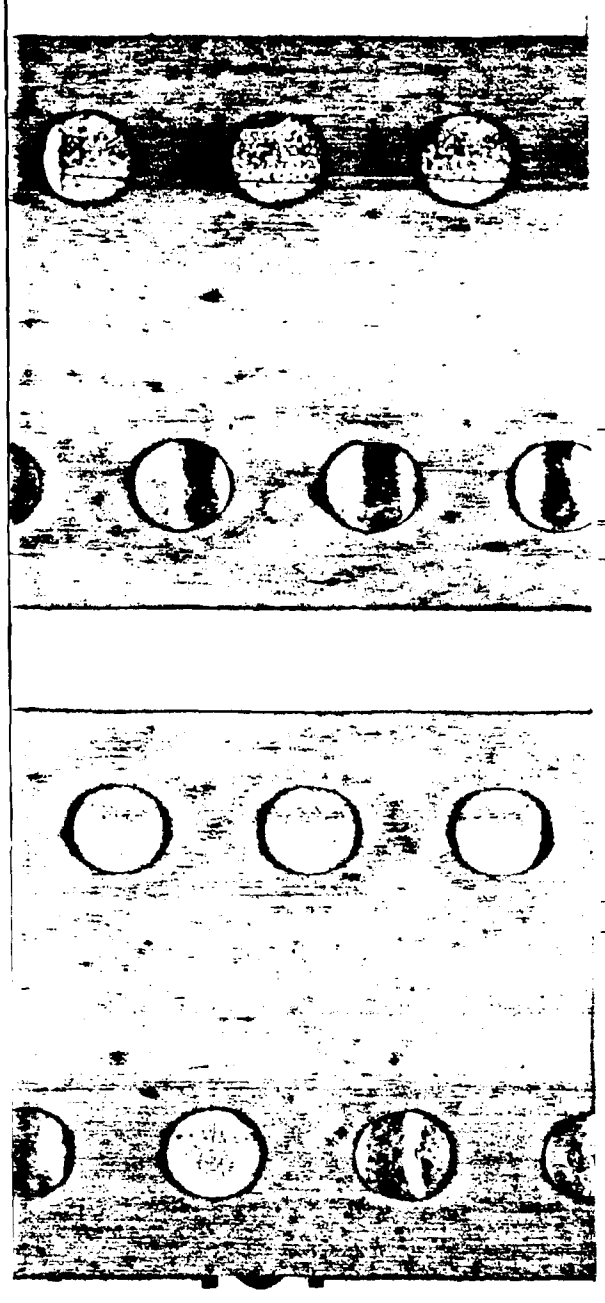
_____
Notary Public

P304503

IDENTIFICATION/REFERENCE

97 MAY 13 PM 2:05

REGISTER'S OFFICE
DAVIDSON COUNTY, TN.



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10452 PG 812

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 274000.00
CON TX 1013.80
PRFEE 1.00
WDEED 8.00
TOTAL 1022.80
CHECK 1022.80

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

05/13/97 01 14:07 0001 0583

97 MAY 13 PM 2:05

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

0304503 IDENTIF. # REFERENCE

No. 1150618