STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a notary public in and for the state and county aforesaid, personally appeared George Ramsey, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who upon his oath acknowledged himself to be the marketing manager of Nashville Electric Service, the within named bargainer, and that as such, executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, on this the 22nd day of October, 1997.

Notary Public

REBECCA S. RHODES NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My commission expires: 9-23-00

DEBTOR:

By Larry A. Wyatt

Date 10-24-97

Accepted and agreed to this
____ day of _____, 19__.

_____
Bank
By _____

Title _____

Approved as to form & legality:

By Eugene W. Ward w/p KC
General Counsel

Date 10-22-97

Prepared by:
Eugene W. Ward, Attorney
1214 Church Street
Nashville, TN 37203

97 0730 0101 03CHECK 8.00

BOOK 10664 PG 410

22

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 116,000.00

Barbara M. Clarke
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 29th DAY OF October 19 97

I. DYKE TATUM
Notary Public

MY COMMISSION EXPIRES: May 27, 2001
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
TATUM & JONES, ATTORNEYS, 2001 CHARLOTTE AVENUE, SUITE 200, NASHVILLE, TN 37203

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
BARBARA M. CLARKE (NAME)	CTX MORTGAGE COMPANY (NAME)	132-16-95
627 ELAINE DRIVE (ADDRESS)	P. O. BOX 199000 (ADDRESS)	06DU-24525
NASHVILLE, TN 37211 (CITY) (STATE) (ZIP)	DALLAS, TX 75219 (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, JOHN F. DOWLING AND WIFE, ROSEANN M. DOWLING

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO BARBARA M. CLARKE, A SINGLE 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:

LAND in DAVIDSON County, Tennessee, being Lot No. 613, on the Plan of SECTION SEVEN, CALDWELL HALL, of record in Book 3300, page 19, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to JOHN F. DOWLING AND WIFE, ROSEANN M. DOWLING, by deed from B. Shane Clayton and wife, Vanessa E. Clayton, of record in Book 9695, page 496, Register's Office for DAVIDSON County, Tennessee.

ROSEANN M. DOWLING, ROSEANN DOWLING, AND ROSE DOWLING ARE ONE IN THE SAME PERSON.

The property herein conveyed is subject to restrictive covenants of record in Book 3279, page 458, said Register's Office, and to the matters set forth in the above referenced plan of record.

SOURCE OF DESCRIPTION: Survey dated October 14, 1997, made by:
JOHN B. KOHL, III, License No. 100
JOHN KOHL & COMPANY, P.C.
400 Seventh Avenue South
Nashville, TN 37203

unimproved ( )
This is improved (X) property, known as 627 ELAINE DRIVE, NASHVILLE, TN 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 29th day of October 19 97

JOHN F. DOWLING

ROSEANN M. DOWLING

BOOK 10664 PG 411

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 JOHN F. DOWLING AND WIFE, ROSEANN M. DOWLING

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 29th day of October, 19 97

Commission expires May 27, 2001

I. DYKE TATUM
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

0364337
IDENTIF. & REFERENCE

97 OCT 30 PM 1:56
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

5597 10/30 0101 03CHECK 438.20