WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 126,000.00

B. David Cummins
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 6th DAY OF May 19 98

Laura A. Beasley
Notary Public

MY COMMISSION EXPIRES: 11/24/2001
(AFFIX SEAL)

LAURA A. BEASLEY NOTARY PUBLIC DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
Coomer and Jenkins, Suite 230, 392 Harding Place, Nashville, TN 37211

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
B. David Cummins (NAME)	America's Wholesale Lender (NAME)	MAP 176-5
5145 Hickory Grove Drive (ADDRESS)	155 N. Lake Ave., P.O. Box 7137 (ADDRESS)	PARCEL 86
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Pasadena, CA 91109-7137 (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, Kenneth D. Key and wife, Margaret Key

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO B. David Cummins and wife, Carlene R. Cummins

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 Lot Number 48 on the Plan of Hickory Woods, Section B, of record in Plat Book 6900 at page 512, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to Kenneth D. Key and wife, Margaret Key by deed from Reliance Homes, Inc. of record in Book 7903, page 400, Register's Office for Davidson County, TN.

Subject to restrictions of record in Book 7422, page 304, said Register's Office.

This conveyance is subject to any and all existing easements of record.

Taxes for the year 1998 are prorated and assumed by the Grantee(s) herein.

The legal description is the same as the previous deed of record.

unimproved ( )
This is improved (X) property, known as 5145 Hickory Grove Drive, Antioch, TN 37013
(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 6th day of May 19 98

Kenneth D. Key

Margaret Key

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 Kenneth D. Key and wife, Margaret Key

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 6th day of May 19 98.

Commission expires 11/24/2001

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Laura A. Beasley
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

043797
IDENTIF. & REFERENCE
98 MAY 13 PM 1:30
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

6855 05/13 0101 03CHECK

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10930 PG 55

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 126000.00
CON TX 466.20
PRFEE 1.00
WDEED 8.00
TOTAL 475.20
CHECK 475.20

05/13/98 01 13:35 0001 6855

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0437497
IDENTIF. & REFERENCE

98 MAY 13 PM 1:30

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1292870