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18324-1
Bk 14A

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 135,000.00

Loretta B. Cowan
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 18th DAY OF September 19 98

JOHN T. COOK NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN.

Notary Public

MY COMMISSION EXPIRES: May 27, 2001
(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
DONALD JASON COWAN (NAME)	FIRST TRUST MORTGAGE COMPANY (NAME)	MAP 064-15A
728 Sweetwater Circle (ADDRESS)	6525 Quail Hollow, Suite 300 (ADDRESS)	PARCEL 015.00CO
Old Hickory, TN 37138 (CITY) (STATE) (ZIP)	Memphis, TN 38120 (CITY) (STATE) (ZIP)	04D-94436

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, CHARLES E. STONER AND WIFE, MARY B. STONER

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO DONALD JASON COWAN AND WIFE, LORETTA B. COWAN

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. 46 on the Plan of Revision One, Section One, Plantation Walk, of record in Plat Book 7900, page 697, as corrected in Book 9432, page 449, Register's Office for said County, to which plan reference is hereby made for a more complete legal description.

BEING the same property conveyed to Charles E. Stoner and wife, Mary B. Stoner, by Deed from Phillips Builders, Inc., of record in Book 9866, Page 375, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to Declaration of Covenants, Conditions and Restrictions, of record in Book 9231, Page 719, and Book 9782, page 720, said Register's Office; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been prorated and paid by the Grantor(s) herein.

THIS instrument is being executed in behalf of MARY B. STONER pursuant to a Power of Attorney executed by same on the 17th day of September, 1998, and being filed for record simultaneously herewith.

unimproved ( )
This is improved (X) property, known as 728 Sweetwater Circle, Old Hickory, TN 37138
(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 18th day of September 19 98

CHARLES E. STONER Charles E Stoner
MARY B. STONER Mary B Stoner
By: Charles E Stoner Atty in Fact
CHARLES E. STONER, ATTORNEY-IN-FACT

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____ day of _____ 19_____ .

Commission expires _____

_____
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

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 CHARLES E. STONER, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office at Nashville, Tennessee, this 18th day of September, 1998.

_____
Notary Public

JOHN T. COOK NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

My Commission Expires: 5/27/01

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

On this 18th day of September, 1998, before me personally appeared CHARLES E. STONER 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 MARY B. STONER and acknowledged that she executed the same as the free act and deed of said MARY B. STONER.

Witness my hand and official seal at Nashville, Tennessee.

_____
Notary Public

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

My Commission Expires: 5/27/01

3020 09/21 0101 03CHECK 510.50

98 SEP 21 AM 10:25
BILL GARNETT REGISTER
DAVIDSON COUNTY, TN.

0489943
IDENTIF. ↑ REFERENCE

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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

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CAMT	135000.00
CON TX	499.50
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	510.50
CHECK	510.50

09/21/98 01 10:25 0001 3020

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0489943
IDENTIF. ↑ REFERENCE

98 SEP 21 AM 10:26
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

No. 1348383