WARRANTY DEED

BOOK 11359 PG. 204

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 163,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF February 19 99

Notary Public

MY COMMISSION EXPIRES: 6-13-2000
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
EAST END TITLE, 405 TWO MILE PIKE, SUITE C, GOODLETTSVILLE, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
PATRICIA W. KARNES (NAME)	COUNTRYWIDE HOME LOANS, INC. (NAME)	MAP 142-09
9120 SAWYER BROWN ROAD (ADDRESS)	155 N. LAKE AVENUE, P.O.BOX 7137 (ADDRESS)	GROUP H
NASHVILLE, TN 37221 (CITY) (STATE) (ZIP)	PASADENA, CA 91109-7137 (CITY) (STATE) (ZIP)	PARCEL 88CO

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, STANLEY A. COWARD AND WIFE, DIANE J. COWARD

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO PATRICIA W. KARNES AND ALMA J. BERRY, UNMARRIED PERSONS
Expressly as Joint Tenants with Rights of Survivorship,

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:

Situated in Davidson County, Tennessee, being Unit No. 9120, together with the Carport designated No. 9120-C, in River Plantation, Section IX, Phase II-B, a Condominium, a Horizontal Property Regime, located on Sawyer Brown Road, Bellevue, Davidson County, Tennessee, as shown on the plat of River Plantation, Section IX, Phawe II-B, Condominium Apartments, recorded in Book 7900, page 365, et seq., Register's Office for Davidson County, Tennessee, and described in Master Deed recorded in Book 8061, page 341, et and further described in annexation document of record in Book 8591, page 251, said Register's Office, Register's Office for Davidson County, Tennessee, to which reference is hereby made. The easements, restrictive covenants, conditions and regulations imposed upon and relating to the apartments, property, co-owners and tenant of River Plantation, Section IX, Phase II-B, Condominium Apartments, contained in the Master Deed and By-Laws appended thereto, recorded in Book 8061, pages 341-356, Register's Office for Davidson County, Tennessee, are incorporated in this deed by reference and made a part hereof the same as though copied herein. This conveyance is also subject to the Covenants, Conditions and Restrictions for the River Plantation Section 8-11, Umbrella Association, Inc. of record in Book 7389, page 924, Register's Office for said County and annexation documents of record in Book 8494, page 628, Book 8591, page 251, Book 8666, page 319, said Register's Office.

Being the same property conveyed to STANLEY A. COWARD AND WIFE, DIANE J. COWARD by Deed of record in Book 8793, page 836, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 9120 SAWYER BROWN ROAD, NASHVILLE, TN 37221
(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 24th day of February 19 99

STANLEY A. COWARD

DIANE J. COWARD

BOOK 11359 PG. 205

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 STANLEY A. COWARD AND WIFE, DIANE J. COWARD

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 24th day of February 19 99.

Commission expires 6-13-2000

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

99 MAR -1 AM 8:50

05540053

RECEIPT # 1205 03/01 0101 03CHECK 617.43

MAIL ENV.

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11359 PG. 206

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	CFEE	- COMPUTER FEE	PRFEE	- PROBATE FEE

0554053

INSERT # REFERENCE

99 MAR -1 AM 8:50

REGISTER
DAVIDSON COUNTY, TN.

CAMT 163900.00
CON TX 606.43
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 617.43
CHECK 617.43

03/01/99 01 08:48 0001 1205

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1430398