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FORM NO. WD

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICH-EVER IS GREATER, FOR THIS TRANSFER IS $44,000.00

Waddell Johnson, Jr.
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 23rd DAY OF February, 1988

Patricia Spicer Carden
Notary Public

MY COMMISSION EXPIRES: 7/3/91
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
PATRICIA SPICER CARDEN, ATTY.
236 Fourth Avenue North Suite 200 Nashville, Tennessee 37219

ADDRESS NEW OWNER (S) AS FOLLOWS	Send Tax Bills To/Mortgagee Is:	MAP-PARCEL NUMBERS
Waddell Johnson, Jr. (NAME)	Citizens and Southern Commercial Corp. (NAME)	11W70455
3718 Park Avenue (STREET ADDRESS OR ROUTE NUMBER)	4th Floor South P. O. Box 596 (STREET ADDRESS)	092-13-0-049.00
Nashville, TN 37209 (CITY) (STATE) (P. O. ZIP)	Tucker, GA 30085-0596 (CITY) (STATE) (ZIP)	

FOR AND IN 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, Marcia J. Newman and Charlie E. Bandy

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Waddell Johnson, Jr.

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. 9 and Block No. 8 on the Map of the Subdivision of the Plummer Place and part of Blocks Nos. 3, 8, 13 and 23, in Charlotte Park Company's Second Addition to Nashville, as of record in Book 161, page 39, Register's Office for Davidson County, and the easterly part of Lot No. 10 of Block 8, on the Plan of Charlotte Park Company's Second Addition to Nashville, as of record in Book 57, pages 160 and 161, said Register's Office.

Said Lot No. 9 and the easterly part of Lot No..10 front together 51.4 feet on the northerly side of Park, formerly First Avenue, and run back between lines 150 feet to an alley.

Being the same property conveyed to Marcia J. Newman and Charlie E. Bandy by deed from Samuel R. Pierce, Jr., Secretary of Housing and Urban Development of Washington, D. C., of record in Book 7351, page 513, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to the matters set forth in the above referenced plan of record.

FEB 26 9 33 AM '88
FELIX Z. WISDOM, REGISTER
DAVIDSON COUNTY, TN

IDENTIFICATION REFERENCE

0 7 8 5 3

This is (X) unimproved ( ) improved property, known as 3718 Park Avenue, (House Number) (Street) Nashville, (P. O. Address) TN 37209 (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 hands this 23rd day of February, 1988

Marcia J. Newman
Marcia J. Newman

Charlie E. Bandy
Charlie E. Bandy

INDIVIDUAL ACKNOWLEDGEMENT

State of Tennessee

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County of Williamson

Personally appeared before me, the undersigned
of said county, Marcia J. Newman and Charlie E. Bandy, a Notary Public

the within named 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 purpose therein contained.

WITNESS my hand, at office, this 23rd day of February, 19 86

NOTARY PUBLIC

My commission expires:

DEC 3 '87

CORPORATE ACKNOWLEDGEMENT

State of _____

County of _____

Before me, _____ of the state and county aforesaid, personally appeared _____, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be President (or other officer authorized to execute the instrument) of the _____, the within named bargainor, a corporation, and that he as such _____, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as _____.

WITNESS my hand and seal, at office in _____, this _____ day of _____, 19____.

NOTARY PUBLIC

My commission expires:

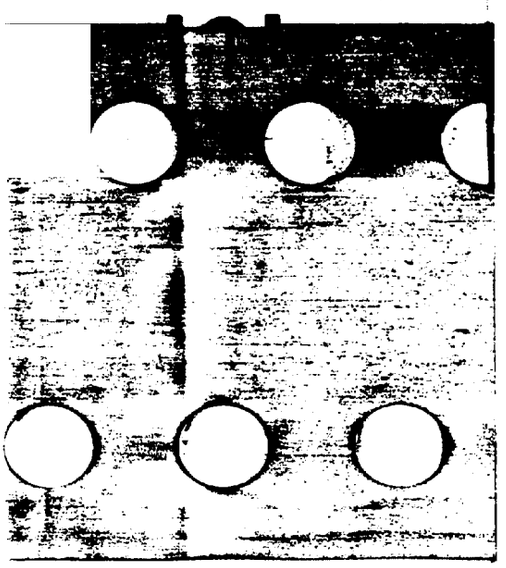
0272 02/26 0101 03CHECK 129.70

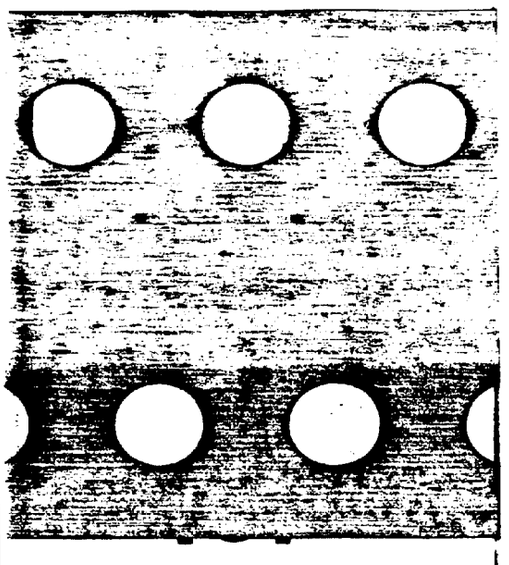
WARRANTY DEED

FROM
Marcia J. Newman and
Charlie E. Bandy

TO
Waddell Johnson, Jr.

PATRICIA SPICER CARDEN
Attorney at Law
101 Westpark Drive, Suite 350
Brentwood, Tennessee 37027





OFFICIAL RECEIPT

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL

CAMT 44000.00
CON TX 123.20
PRFEE 0.50
WDEED 6.00
TOTAL 129.70
CHECK 129.70

02/26/88 01 09:38 0001 0272

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0.7.8.5.3

IDENTIFT REFERENCE

FEB 26 9 33 AM '88

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 65002