WARRANTY DEED

Name and Address of New Owner:

Joseph L. Schiffman & PAULINE M. NOWICKI
235-A Cherokee Road
Nashville, TN 37205

Send Tax Bills To:

Bailey Mortgage Company
P.O. Box 1389
Jackson, MS 39215-1389

Tax Map and Parcel/
Field Book

114-8A-10
8DZ78260

DEC 7 4 10 PM '88
KAY Z. WILSON II REGISTER
DAVIDSON COUNTY, TN
IDENTIFI REFERENCE
9 1 7 7

FOR AND IN CONSIDERATION of the sum of Ten and no/100ths Dollars ($10.00), cash in hand paid to T.J. Neumann & Associates, Inc., Debtor-in-Possession, a Tennessee Corporation ("Grantor"), the receipt of which is hereby acknowledged by Grantor, and for other good and valuable consideration, Grantor has this day bargained and sold, pursuant to an Order Allowing Sale of Property Free and Clear of Interest of the United States Bankruptcy Court, Notice of Sale by Absolute Auction and Amendment and Correction of Notice of Sale by Absolute Auction, recorded November 4, 1988, of record in Book 7696, Page 912, in the Register's Office of Davidson County, Tennessee, and does hereby transfer and convey unto Joseph L. Schiffman, a single person and Pauline M. Nowicki, a single person ("Grantee"), their heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

> Land in Davidson County, Tennessee, being Lot No. 10 on the Plan of Cedar Crest Subdivision - Phase I, of record in Book 6900, page 284, said Register's Office, to which reference is hereby made for a more complete description of said lot.
>
> Being part of the same property conveyed to T.J. Neumann and Associates, Inc. by deed from Cedar Crest, Limited, of record in Book 7238, page 599, Register's Office for Davidson County, Tennessee.

Grantor assumes and agrees to pay the ad valorem taxes for the current year and Grantee shall pay the ad valorem taxes for all subsequent years.

There is excepted from the warranty hereof all building restrictions, protective covenants, and prior mineral reservations of record.

There is excepted from the warranty hereof all easements and rights of way of record or as shown on the plat of the respective subdivision, all as recorded in the Register's Office of Davidson County, Tennessee.

WITNESS THE SIGNATURE OF THE GRANTOR, this the 19th day of November, 1988.

T.J. NEUMANN & ASSOCIATES, INC.
a Tennessee Corporation

ATTEST:

Janice M Neumann
Secretary

BY: T.J. Neumann
T.J. Neumann
Its President

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, Jana Robertson,
a Notary Public of the State and County aforesaid, appeared T.J. NEUMANN, to me personally known who, being by me duly sworn, did say that he is President of T.J. NEUMANN & ASSOCIATES, INC., a Tennessee Corporation, and that said instrument was signed and delivered in behalf of said corporation, by authority of its Board of Directors, and said T.J. Neumann acknowledged said instrument to be the free act and deed of said corporation.

WITNESS MY HAND AND SEAL, in Nashville, Tennessee, this the 19th day of November, 1988.

Jana Robertson
NOTARY PUBLIC

My Commission Expires:
10-22-91

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this conveyance, or value of the property conveyed, whichever is greater, is $ 114,000.00 .

Affiant

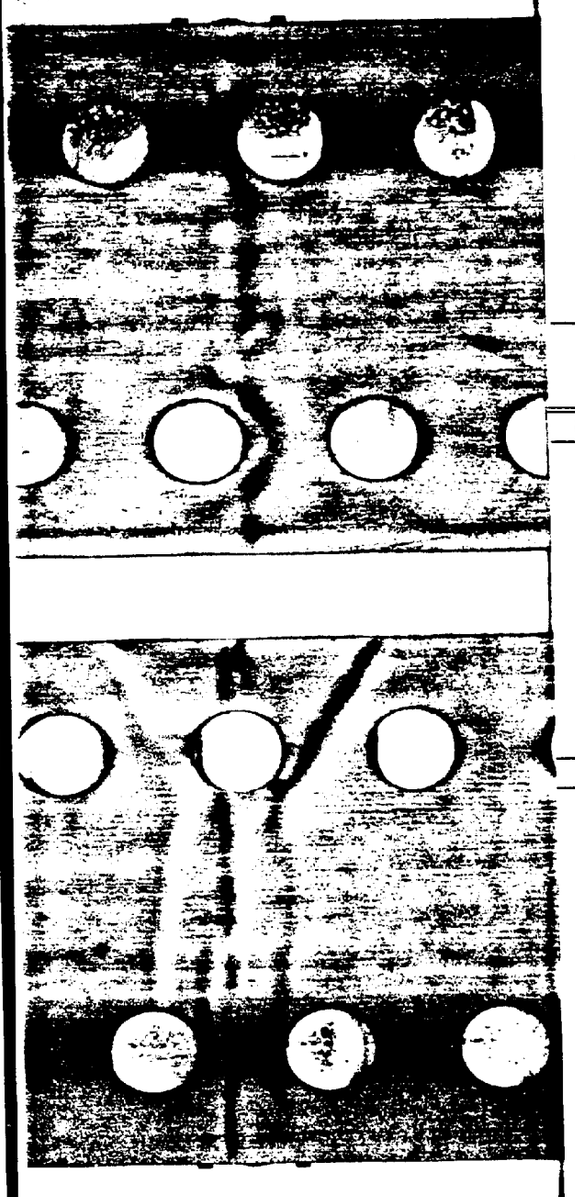
SWORN TO AND SUBSCRIBED BEFORE ME, a Notary Public of the State and County aforesaid, on the 19th day of November, 1988.

NOTARY PUBLIC

My Commission Expires:
January 11, 1992

This Instrument Prepared by:

John Howard Shows
200 South Lamar Street
P.O. Box 1389
Jackson, Mississippi 39215-1389
601/949-8023



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

RECEIVED OF _____

FOR _____ BOOK 7722 PAGE 741

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 114000.00
CON TX 376.20
PRFEE 0.50
WDEED 9.00
TOTAL 385.70
CHECK 385.70

12/07/88 01 16:11 0001 5309

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

9.17.77.

IDENTIFI REFERENCE

Dec 7 4 PM '88

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 161511