FORM NO. WD-1

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STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 66,000.00

Ronald H. Graham
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 16th DAY OF May, 19 90

I. DYKE TATUM
Notary Public

MY COMMISSION EXPIRES: 09/25/93

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
I. DYKE TATUM, Attorney
Suite 200, Arena Place, 2001 Charlotte Avenue, Nashville, Tennessee 37203

ADDRESS NEW OWNER (S) AS FOLLOWS	Mortgagee:	MAP-PARCEL NUMBERS
Ronald H. Graham (NAME)	ATLANTIC COAST MORTGAGE COMPANY (NAME)	86-8-12
500 Jackson Thistle (STREET ADDRESS OR ROUTE NUMBER)	12700 Fair Lakes Cr., Suite 400 (STREET ADDRESS)	04D-00047
Hermitage, TN 37076 (CITY) (STATE) (P.O.ZIP)	Fairfax, VA 22033 (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, David J. Spann and wife, Peggy D. Spann

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Ronald H. Graham and Hollie M. Sherman, Both Unmarried, as joint tenants with the right 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:

LAND in Davidson County, Tennessee, being Lot No. 150, on the Plan of Phase III, Jackson's Retreat, of record in Book 5200, pages 517 and 518, Register's Office for Davidson County, Tennessee.

SAID Lot No. 150, being a corner lot, fronts 119.49 feet on the easterly margin of Jackson Thistle, and fronts 75.0 feet on the northerly margin of Autumn Knoll, said frontages being joined by a curve having a length of 39.27 feet, and extends back 70.25 feet on the northerly line and 55.0 feet on the easterly line to a point of intersection.

BEING the same property conveyed to David J. Spann and wife, Peggy D. Spann, by deed from Randall Phillips Builders, Inc., of record in Book 6166, page 107, Register's Office for Davidson County, Tennessee.

David Joe Spann and David J. Spann are one in the same person.

Peggy Dianne Spann and Peggy D. Spann are one in the same person.

There is conveyed with the above described property an undivided interest in and to the general and/or restricted common areas and facilities of Phase III, Jackson's Retreat, as said areas are set forth and defined in Restrictions of record in Book 6056, page 672; Master Deed of record in Book 5741, page 360; and By-Laws of record in Book 5745, page 294; Register's Office for Davidson County, Tennessee, and to which reference is hereby made for more particulars.

This is improved (X) unimproved property, know as 500 Jackson Thistle, Hermitage, TN 37076
(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 convenant 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 their hand s this 16th day of May, 19 90

David J. Spann

Peggy D. Spann

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named David J. Spann and wife, Peggy D. Spann

the bargainors, with whom I am personally acquainted, * and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 16th day of May 19 90

Commission expires 09/25/93

* or proved to me on the basis of satisfactory evidence.

I. DYKE TATUM
Notary Public

STATE OF TENNESSEE
Davidson County

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 (his oath) (their several oaths) acknowledged (himself) (themselves) to be the _____ and _____ respectively of the _____ the within named bargainor, a corporation, and that (he) (they) as such _____ and _____, being authorized so to do, executed 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 _____

* or proved to be on the basis of satisfactory evidence.

Notary Public

3311 05/21 0101 03CHECK 224.80

WARRANTY DEED

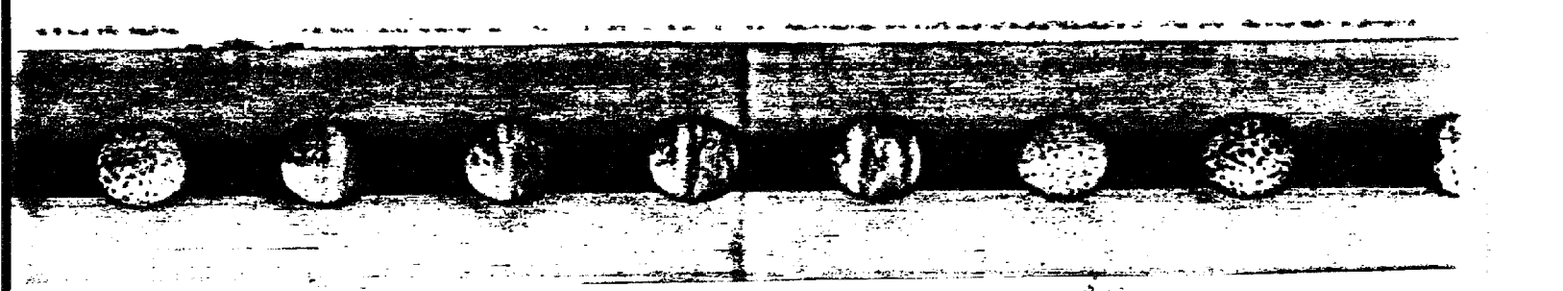
FROM
David J. Spann and wife,
Peggy D. Spann

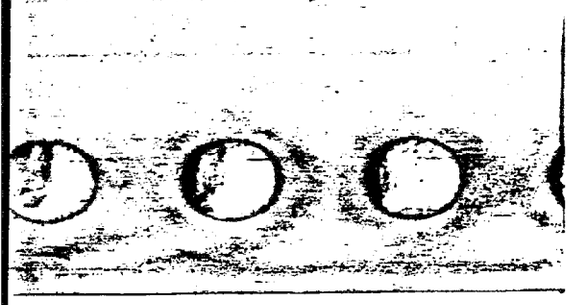
TO
Ronald H. Graham and Hollie M. Sherman, Both Unmarried

I. DYKE TATUM, Attorney
Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, Tennessee 37203

27652

MAY 21 11 26 AM '90



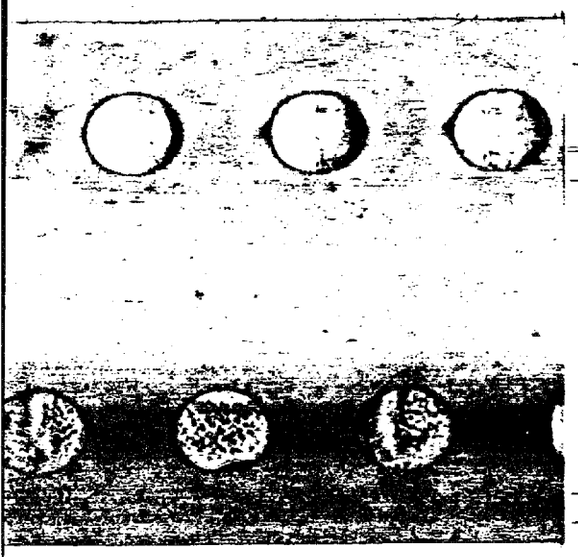


OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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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 66000.00
CON TX 217.80
PRFEE 1.00
MDEED 6.00
TOTAL 224.80
CHECK 224.80

05/21/90 01 11:29 0001 3311

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

27652

IDENTIFICATION REFERENCE

MAY 21 11 26 AM '90

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY

No. 320740