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 $ 125,000.00

Collin T Ballance
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF February, 19 91

M T. Ch
Notary Public

MY COMMISSION EXPIRES: 7/24/93

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
DENNEY, LACKEY & CHERNAU, 424 Church Street, Suite 1350, Nashville, TN 37219
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Collin T. Ballance (NAME)	FIDELITY FEDERAL BANK (NAME)	Map 155-3B
7328 River Park Drive (STREET ADDRESS OR ROUTE NUMBER)	401 Union Street (STREET ADDRESS)	Parcel 1200
Nashville, Tennessee 37221 (CITY) (STATE) (P. O. ZIP)	Nashville, Tennessee 37219 (CITY) (STATE) (ZIP)	9D-79246

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, Fred E. McGinnis and wife, Barbara S. McGinnis

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Collin T. Ballance and wife, Vickie V. Ballance

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. 12 on the plan of River Park Estates, of record in Book 6250, pages 658 and 659, amended in Book 6830, page 806, and surveyors certificate of correction in Book 6785, page 427, all of Register's Office of Davidson County, Tennessee.

Said Lot No. 12 fronts 70 feet on the northerly margin of River Park Drive and extends back 148.47 feet on the easterly line and 118.67 feet on the westerly line to a dead line in the rear, measuring 99.88 feet thereon.

LEGAL DESCRIPTION SAME AS PREVIOUS DEED.

Being the same property conveyed to Fred E. McGinnis and wife, Barbara S. McGinnis by deed from Irvin S. Schlenker and wife, Pamela J. Schlenker as of record in Book 7652, page 262, Register's Office of Davidson County, Tennessee.

THIS conveyance is subject to Declaration of Covenants of record in Book 6672, Page 600, and Supplemental Covenants in Book 7155, page 844, 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 assumed by the Grantee(s) herein.

This is unimproved ( ) improved (XX) property, known as 7328 River Park Drive, Nashville, Tennessee 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 their hand s this 25th day of February, 19 91

Fred E McGinnis
Fred E. McGinnis

Barbara S. McGinnis
Barbara S. McGinnis

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 Fred E. McGinnis and wife, Barbara S. McGinnis

the bargainors, 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 Nashville, Tennessee, this 25th day of February, 1991.

Commission Expires 7/24/93

Notary Public

STATE OF TENNESSEE
Davidson County

Before me, _____ a Notary Public in and for 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 the _____ of the _____ a corporation, and that he as such _____, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as _____.

Witness my hand and official seal at _____, _____, this _____ day of _____, 19___.

_____ Notary Public

Commission Expires _____

WARRANTY DEED

FROM
Fred E. McGinnis and wife, Barbara S. McGinnis

TO
Collin T. Ballance and wife, Vickie V. Ballance

IDENTIF. REFERENCE

95604

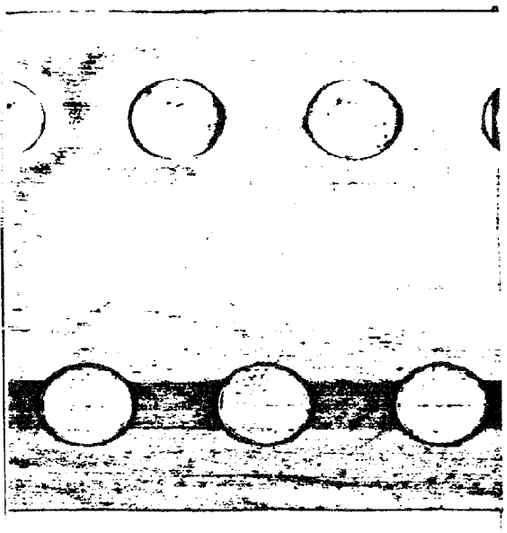
FEB 27 2 32 PM '91

FELIX Z. DAVIDSON COUNTY TN.

0070 02/27 0101 CHECK 414-50

Attorneys Title Company
Titles Guaranteed
NASHVILLE, TENN.





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 125000.00
CON TX 412.50
PRFEE 1.00
WDEED 6.00
TOTAL 419.50
CHECK 419.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02/27/91 01 14:35 0001 0070

95604

IDENTIF. REFERENCE

FEB 27 2 33 PM '91

FELIX Z. WILSON, II
DAVIDSON COUNTY TN.

No. 400312