THIS INSTRUMENT PREPARED BY:
Mail STEWART & BLACK, ATTORNEYS
333 SOUTH GALLATIN ROAD
MADISON, TN 37115

ADDRESS NEW OWNER:

BARRY W. BALLINGER ET UX
REBECCA L. BALLINGER
1324 KENWOOD DRIVE
NASHVILLE, TN 37216

MAP/PARCEL NUMBER:

MAP 61-12
PARCEL 41

SEND TAX BILLS TO:

COLLATERAL MORTGAGE, LTD.
1900 CRESTWOOD BLVD.
P.O. BOX 830180
BIRMINGHAM, ALABAMA 35210

THE ACTUAL CONSIDERATION OR VALUE WHICHEVER IS GREATER, FOR THIS TRANSFER IS $110,000.00, THIS 28TH DAY OF FEBRUARY, 1991.

Barry W. Ballinger
AFFIANT

Subscribed and sworn to me, this the 28th day of February, 1991.

Notary Public
My commission expires: 2-12-92

WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN AND no/100 ($10.00) DOLLARS, cash in hand paid and other good and valuable considerations, the receipt and sufficiency of which are hereby expressly acknowledged, I, JAMES V. DEARING, hereinafter referred to as GRANTOR, have this day bargained and sold, and do hereby transfer and convey unto the said BARRY W. BALLINGER ET UX, REBECCA L. BALLINGER, hereinafter referred to as GRANTEES, THEIR successors, heirs and assigns, certain real estate in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of GRANTOR in and to any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (the "Property").

This conveyance of the "Property", and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 1324 KENWOOD DRIVE, NASHVILLE, TN 37216.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest belonging to the said

GRANTEE, THEIR successors, heirs and assigns forever, I covenant that I AM lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered except to the extent otherwise set forth in Exhibit "B" hereto.

BETSY DEARING, wife of James V. Dearing, the Grantor herein, joins in this conveyance for the sole purpose of conveying any right, title and interest she may have in and to the hereindescribed property, marital or otherwise.

I further covenant and bind MYSELF and MY heirs and representatives, to warrant and forever defend the title to said GRANTEES, THEIR successors, heirs and assigns, against the lawful claims of all persons.

WITNESS my hand this 28th day of February, 1991.

James V. Dearing, by his attorney-in-fact, Meredith Janene Dearing

Betsy Dearing, by her attorney-in-fact, Meredith Janene Dearing

STATE OF TENNESSEE :

COUNTY OF DAVIDSON :

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, MEREDITH JANENE DEARING, to me known to be the person who executed the foregoing instrument in behalf of JAMES V. DEARING ET UX, BETSY DEARING and acknowledged that SHE executed the same as the free act and deed of the said JAMES V. DEARING ET UX, BETSY DEARING, for the purposes therein contained.

WITNESS my hand and official seal at office in Madison, Tennessee, this 28TH day of FEBRUARY, 1991.

Notary Public

My Commission Expires: 5-11-93

EXHIBIT 'A'

BEING Lot No. 16 of Block "G" on the plan of Jackson Park, Section 3, not of record, described as follows:

Beginning on the southerly margin of Kenwood Drive at the northeast corner of Lot No. 15 of Block "G" on the Plan of Jackson Park's Section 2, as of record in Book 843, page 21, Register's Office for said County, also being the northeast corner of the property conveyed to P.E. Carroll and wife, by deed from Jackson Realty Company, Inc., as of record in Book 1678, page 171, Register's Office for said County; thence with Carroll's easterly line southwardly 250 feet; thence eastwardly 200 feet to the corner of Lots Nos. 16 and 17; thence with the line between said lots, northwardly 250 feet to the southerly margin of Kenwood Drive; thence with the southerly margin of said Drive, westwardly 200 feet to the beginning. Being part of the property conveyed to Jackson Realty Company, Inc., by deed from Newman Cheek and wife, of record in Book 846, page 702, Register's Office for said County.

Being the same property conveyed to James V. Dearing et ux, Meredith L. Dearing, by Deed from Jackson Realty Company, Inc., a Tennessee corporation, of record in Book 1710, page 115, Register's Office for Davidson County, Tennessee, the said James V. Dearing having since died, the property vested solely in his widow, Meredith L. Dearing. Meredith L. Dearing remarried J.E. Perry on February 3, 1979. J.E. Perry died on March 9, 1989. The said Meredith Dearing Perry died on June 11, 1990, and by her Codicil to her Last Will and Testament dated April 13, 1987, and filed in the Probate Court for Davidson County, Tennessee, in Will Book 171, page 296, docket No. 95589, the property vests solely in her son, James V. Dearing, the Grantor herein.

EXHIBIT 'B'

1. Real property taxes for 1991 and all future years.

2. Unrecorded easements for roads and utilities, if any.

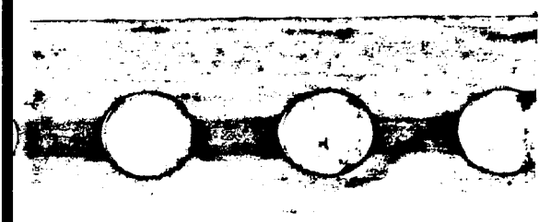
0064 03/01 0101 03CHECK 373.00

96132

IDENTIF. REFERENCE

MAR 1 10 15 AM '91

DAVIDSON COUNTY TN.



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

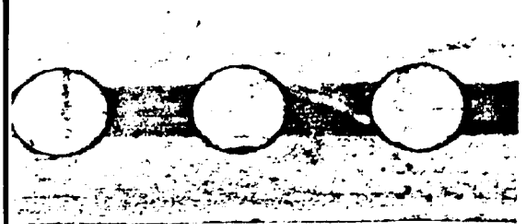
BOOK 8301 PAGE 513

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 110000.00
CON TX 363.00
PRFEE 1.00
WDEED 9.00
TOTAL 373.00
CHECK 373.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 03/01/91 01 15:17 0001 0064



96132

IDENTIF. REFERENCE

MAR 1 10 15 AM '91

FELIX Z. WILSON
DAVIDSON COUNTY TN.

No. 400904