EX 24

This Instrument Prepared By:
HAROLD REEVES, ATTORNEY P.C.
640 Spence Lane, Suite 218
Nashville, TN 37217
(615) 361-6679

BOOK 8463 PAGE 916

ADDRESS NEW OWNER:
Bruce W. Hancock and Amanda M. Hancock
3749 Waterford Way
Antioch, TN 37013

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Citizens Fidelity Bank and Trust Company
c/o PNC Mortgage Servicing Company
Louisville, KY 40296

MAP AND PARCEL:
MAP 151-1-A
PARCEL 13CO
02DX 08296

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we, Kenneth S. Victory and wife, Gail C. Victory, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Bruce W. Hancock and wife, Amanda M. Hancock, as tenants by the entirety, 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:

BEING Lot 13, Chatham Pointe, as of record in Book 6900, Pages 444 thru 447, Register's Office, Davidson County, Tennessee.

Being a part of the same property conveyed to Kenneth S. Victory, by deed from Leader Enterprises, Inc. of record in Deed Book 8390, Page 673, Register's Office for Davidson County, Tennessee.

Gail C. Victory herein joins to convey any and all rights and interest she may have, if any.

This is part of the same description as in previous deed of record.

Subject to Declaration of Covenants, Conditions, and Restrictions of record in Book 7358, Page 656; Amended Declaration of Covenants, Conditions, and Restrictions of record in Book 7538, Page 792 and Book 7599, Page 812; Charter of record in Book 7597, Page 977, Register's Office, Davidson County, Tennessee.

This conveyance is subject to minimum building setback lines; utility anchor easements and public utility and drainage easement of record in Book 6900, Pages 444 thru 447, said Register's Office.

This is improved property known as 3749 Waterford Way, Antioch, TN 37013.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Bruce W. Hancock and wife, Amanda M. Hancock, their heirs and assigns, forever; and we, Kenneth S. Victory and wife, Gail C. Victory 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 shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this the 11th day of October, 1991.

Kenneth S. Victory

Gail C. Victory

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Kenneth S. Victory and wife, Gail C. Victory 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 Warranty Deed for the purposes therein contained. Witness my hand and official seal at Nashville, TN, this the 11th day of October, 1991.

NOTARY PUBLIC

My Commission Expires: 5.22.93

STATE OF TENNESSEE)
COUNTY OF Davidson)

The actual value or consideration, whichever is greater, for this transfer is $ 85,900.00.

AFFIANT

Subscribed and sworn to before me this 11th day of October, 1991.

NOTARY PUBLIC
My Commission Expires: 5.22.93

5.4307

IDENTIFICATION REFERENCE

Oct 15 11 21 AM '91

2813 10/15 0101 03CHECK 324.83

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

RECEIVED OF _____

FOR _____

BOOK 8463 PAGE 918

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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			CAMT	85900.00
			CON TX	317.83
			PRFEE	1.00
			WDEED	6.00
			TOTAL	324.83
			CHECK	324.83
10/15/91	01		11:22 0001	2813

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

5.43U7

IDENTIFICATION

Oct 15 11 21 AM '91

No. 467582