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STATE OF TENNESSEE
COUNTY OF DAVIDSON

FILE BOX 45

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 91,000.00

Timothy B. Brafford
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 1st DAY OF October, 19 92

Patricia Northcutt
Notary Public

MY COMMISSION EXPIRES 7/24/95

(AFFIX SEAL)

NOTARY PUBLIC AT LARGE STATE OF TENN.

THIS INSTRUMENT WAS PREPARED BY
RICHARD A. NORTHCUTT - 25 CENTURY BLVD., SUITE 202 - NASHVILLE, TN 37214

NAME	ADDRESS	
ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
Timothy B. Brafford (NAME)	Empire of America Realty Credit Corp. (NAME)	Map 150
2705 Whorley Court (STREET ADDRESS OR ROUTE NUMBER)	100 Seneca Street (STREET ADDRESS)	Group 1
Nashville, TN 37217 (CITY) (STATE) (P.O. ZIP)	Buffalo, NY 14203-2933 (CITY) (STATE) (ZIP)	Parcel 70

FOR AND 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, Charles L. Wiggins and wife, Lana L. Wiggins

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Timothy B. Brafford and wife, Amy S. Brafford

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 No. 251, on the plan of Edge-O-Lake Subdivision, Section III, of record in Plat Book 3600, Page 82, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Charles L. Wiggins and wife, Mary Ann Wiggins by deed from Kenneth F. Ledbetter, of record in Book 6969, Page 586, Register's Office for said County. See also Quitclaim Deed of record in Book 7711, Page 986, and rerecorded in Book 8731, Page 167, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Book 3908, Page 161, Register's Office for said County.

This conveyance is subject to a Deed of Trust executed by Charles Lee Wiggins and wife, Mary Ann Wiggins, to George E. Mudter, Jr., Trustee, for Meritor Mortgage Corporation East, dated August 29, 1986, and filed for record in Book 6969, Page 589, Register's Office for said County, with an unpaid principal amount of approximately $ 81,772.58, which the grantees herein hereby assume and agree to pay. The escrow account if any is hereby transferred to the grantees.

7271 10/05 0101 03CHECK 345.70

This is unimproved ( ) / improved (XX) property, known as 2705 Whorley Court, (House Number) (Street) Nashville, (P.O. Address) (City or Town) 37217 (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 heir 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 covey 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 our hands this 1st day of October, 19 92

Lana L. Wiggins

Charles L. Wiggins

STATE OF TENNESSEE
COUNTY OF DAVIDSON

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Personally appeared before me, the undersigned a Notary Public in and for said County and State, the within named Charles L. Wiggins and wife, Lana L. Wiggins

(or proved to me on the basis of satisfactory evidence)

the bargainor s, 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, Tennessee, this 1st day of October, 1992.

Commission expires 7/24/93

Notary Public

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

STATE OF TENNESSEE
COUNTY OF

Before me, a Notary Public within and for the State and County aforesaid, personally appeared and with whom I am personally acquainted/and who

(or proved to me on the basis of satisfactory evidence)

upon (his oath / themself) acknowledged (themselves) to be the and respectively of the within named bargainor, and corporation, and that (he) as such (they) and being authorized so to do, execute 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

Notary Public

WARRANTY DEED

5 1 7 6 3

FROM

Charles L. Wiggins
Lana L. Wiggins

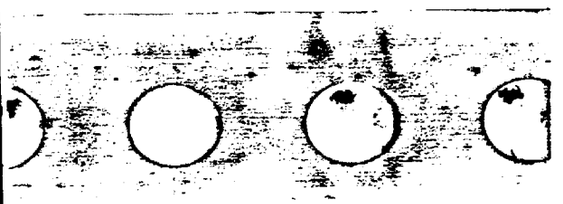
TO

Timothy B. Brafford
Amy S. Brafford

RETURN TO:

METROPOLITAN ESCROW, INC.
25 Century Blvd., Suite 202
Nashville, TN 37214

RICHARD A. NORTHCUTT
ATTORNEY-AT-LAW
25 Century Blvd., Suite 202
Nashville, TN 37214



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 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
				0.00

CONT

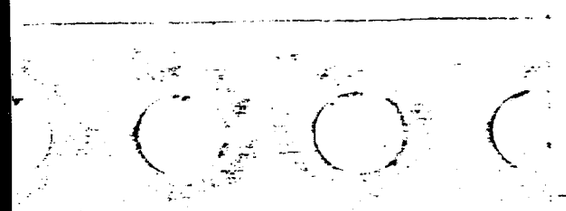


CONT 0.00

CAMT 91000.00
CON TX 336.70
PRFEE 1.00
MISC 8.00
TOTAL 345.70
CHECK 345.70

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

10/05/92 01 11:05 0001 7271

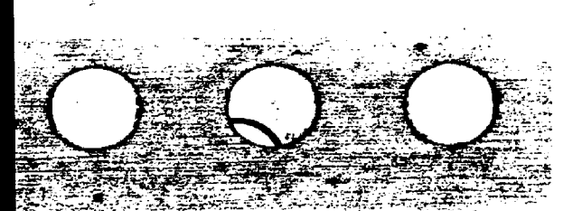


5176.3

IDENTIFICATION REFERENCE

OCT 5 11 05 AM '92

DAVIDSON COUNTY, TN



No. 576810