This deed prepared by:
Dennis Clifton Wright, Attorney
632 West Old Hickory Boulevard
Madison, Tennessee 37116-0181

WARRANTY DEED

Address new owner as:	Send tax bills to:	Map-Parcel
Ernest O. Ramsey	First Tennessee Bank	119-14 Group A
2929 Selena, Unit K-150	Box 84	PAR 150 CO
Nashville, TN 37211	Memphis, TN 38101-0084	

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, which includes the assumption by Ernest Oliver Ramsey of that debt secured by a Deed of Trust of record in Book 7346, page 816, Register's Office for Davidson County Tennessee, I, Michael F. Werner, unmarried, have this day bargained and sold, and do hereby transfer and convey to the said Ernest Oliver Ramsey, unmarried, his heirs and assigns, certain real estate in Davidson County, Tennessee, described as follows:

> A certain Condominium apartment in Davidson County, Tennessee, being Unit 150, Building "K", on the Plan of Kingswood Condominiums, of record in Book 5200, page 520, Register's Office for said County, to which plan and record thereof are incorporated herein and made a part hereof by reverence.
>
> Being the same property conveyed to Michael F. Werner, by deed from Lorene L. Allen and husband, Harold Allen, of record in Book 7924, Page 259, said Register's Office.

This is improved property known as 2929 Selena Drive, Unit K-150, Nashville, Tennessee.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging to the said Ernest Oliver Ramsey, his heirs and assigns, forever.

And I, Michael F. Werner, do covenant with the said Ernest Oliver Ramsey that I am lawfully seized and possessed of said land in fee simple; that I have a good right to convey it, and that the same is unencumbered, except as above stated.

And I, Michael F. Werner, do further covenant and bind myself, my heirs and representatives, to warrant and forever defend the title to the said land to the said Ernest Oliver

Ramsey, his heirs and assigns against the lawful claims of all persons whomsoever.

WITNESS my hand this 12th day of January, 1993.

MICHAEL F. WERNER

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Michael F. Werner, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 12th day of January, 1993.

NOTARY PUBLIC

My commission expires:
July 22, 1995

5339 01/13 0101 03CHECK 125.55

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

The actual consideration or value whichever is greater, for this transfer is $31,463.06.

ERNEST OLIVER RAMSEY

Subscribed and sworn to before me, this 12th day of January, 1993.

NOTARY PUBLIC

My commission expires:
July 22, 1995

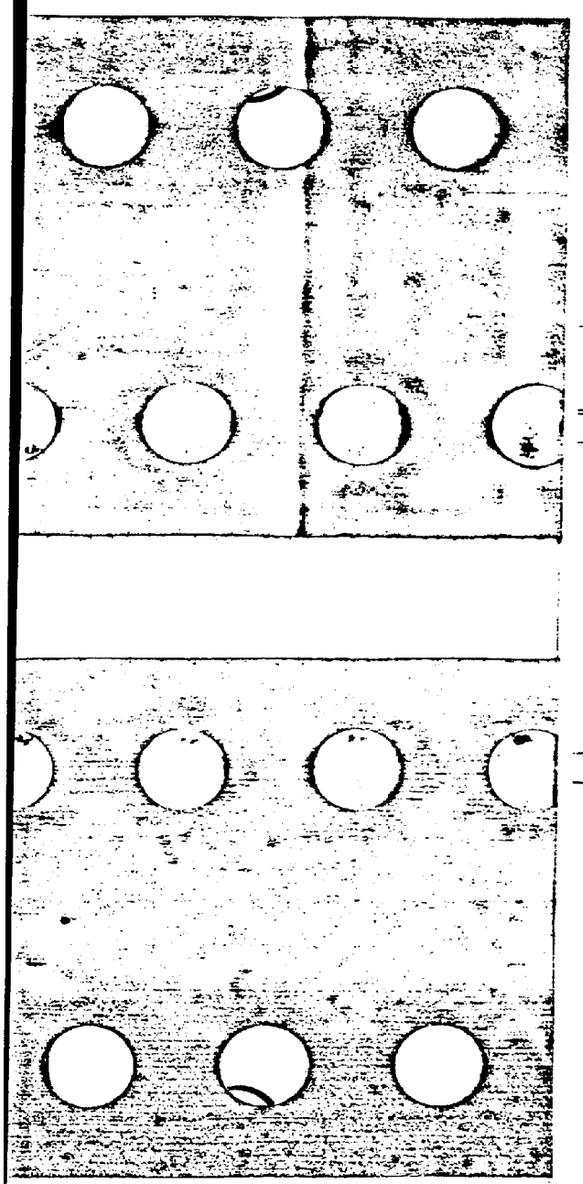
8 2 1 2 9

IDENTIFICATION REFERENCE

JAN 13 8 51 AM '93

DAVIDSON COUNTY, TN

PICK-UP



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

RECEIVED OF _____

FOR _____

BOOK 8839 PAGE 228

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	31463.06
			CON TX	116.55
			PRFEE	1.00
			WDEED	8.00
			TOTAL	125.55
			CHECK	125.55
01/13/93	01		08:53 0001	5339

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8 2 1 : 2 9

IDENTIFI REFERENCE

JAN 13 8 54 AM '93

DAVIDSON COUNTY, TN

No. 610108