prepared by McCalla Raichle Atlanta, Ga

Map #41-15
Parcel # 114

BOOK 9075 PAGE 374

WARRANTY DEED

This indenture, made this 31st day of August 1993, between Standard Mortgage Corporation of Georgia of the County of Dekalb and State of Georgia of the one part (hereinafter referred to as "Grantor") and Harvard W. Stephens and Barbara N. Stephens of the County of Davidson and State of Tennessee of the other part (hereinafter collectively referred to as "Grantee").

Witnesseth: That the said Grantor for and in consideration of Thirty-nine thousand five hundred seventy-one and 43/100 dollars to Grantor in hand paid by the said Grantee, the receipt whereof is hereby acknowledged, hereby sells and conveys unto the said Grantee's heirs and assigns forever the certain tract of lands situated and being in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 23 on the Plan of Tuckahoe Square of record in Book 6250, page 303, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Standard Mortgage Corporation of Georgia by trustee's deed from James S. Sweeney, Jr. and wife, Patricia M. Sweeney of record in Book 8853, Page 814, Register's Office of Davidson County.

To have and to hold, the aforesaid land, with all and singular the hereditaments and appurtenances of and to the same belonging or in anywise appertaining to the said Grantee, Grantee's heirs and assigns forever; and the said Grantor for themselves, their heirs and representatives do covenant and agree to and with the said Grantee, their heirs or assigns that Grantor is lawfully seized in fee of the aforesaid premises that the same are free of all encumbrances; that they have good right to sell and convey the same to Grantee as aforesaid; and that the before granted land and premises they will warranty and defend against all lawful claims whatever.

In witness whereof, the said Grantor has hereto set its hand and affixed its seal the day and year above written.

93 SEP -9 PM 1:44
FELIX A. ANDERSON, REGISTER
DAVIDSON COUNTY, TENN.

61210
IDENTIF. & REFERENCE

Standard Mortgage Corporation of Georgia

BY: _____
Kevin O'Neil
Chief Operating Officer

(Corporate Seal)

State of Georgia
County of Dekalb

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Kevin O'Neil, with whom I am personally acquainted, and who upon oath, acknowledged himself to be the Chief Operating Officer of Standard Mortgage Corporation of Georgia, the within named bargainor, a corporation, and that he executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as Chief Operating Officer.

Witness my hand, at Atlanta, Georgia, this 31st day of August, 1993.

PHILIP E. JOHNS NOTARY PUBLIC GWINNETT COUNTY EXPIRES GEORGIA NOV. 17, 1995

[Notary Seal]

_____
Notary Public
My Commission Expires:

BOOK 9075 PAGE 375

FORM NO. WD-1 REV. 10-86

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 39571.93

Rebecca A. Tarleton
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31 DAY OF August, 1993.

Notary Public

MY COMMISSION EXPIRES: 2-21-95

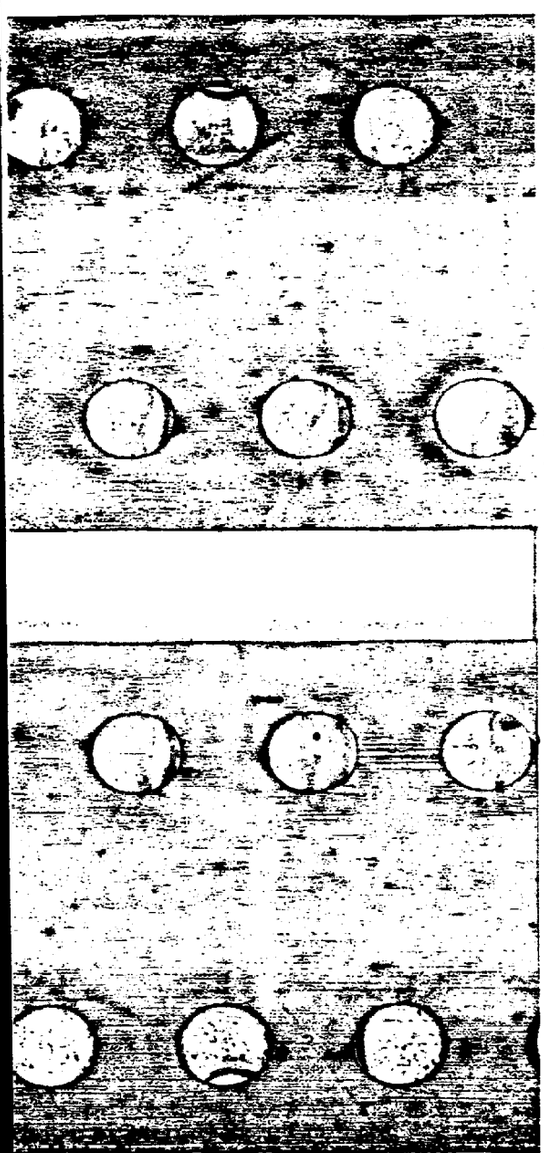
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Harvard W. Stephens (NAME)	Standard Mortgage Corporation of Georgia (NAME)	
612 Hill Road (STREET ADDRESS OR ROUTE NUMBER)	5775D Peachtree-Dunwoody Rd#100 (STREET ADDRESS)	41-15
Brentwood, TN 37027 (CITY) (STATE) (P. O. ZIP)	Atlanta, Georgia 30342 (CITY) (STATE) (ZIP)	114

3502 09/09 0101 03CHECK 155.52



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

RECEIVED OF _____

FOR _____

BOOK 9075 PAGE 376

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 39571.43
				CON TX 146.52
				PRFEE 1.00
				WDEED 8.00
				TOTAL 155.52
				CHECK 155.52
			09/09/93 01	13:43 0001 3502

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

61210
IDENTIF. & REFERENCE

93 SEP -9 PM 1:44
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 695948