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BOX 22

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 147,000.00

James E. Sanders
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE
27th DAY OF May 19 94

I. DYKE TATUM
Notary Public

MY COMMISSION EXPIRES: July 26, 1997
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

TATUM & JONES, ATTORNEYS, 2001 Charlotte Avenue, Suite 200, Nashville, TN 37203

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
JAMES E. SANDERS (NAME)	SECURITY FINANCIAL AND MORTGAGE (NAME)	156-8-6-9CO
6616 AUTUMNWOOD DRIVE (ADDRESS)	12444 POWERSCOURT DR., SUITE 140 (ADDRESS)	09D-80255
NASHVILLE, TN 37221 (CITY) (STATE) (ZIP)	ST. LOUIS, MO 63131 (CITY) (STATE) (ZIP)	

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, ALAN LEE RITCHIE AND DEBORAH LYNN RITCHIE, BOTH UNMARRIED

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO JAMES E. SANDERS AND WIFE, CYNTHIA F. SANDERS

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:

LAND in Davidson County, Tennessee, being Lot No. 9, on the Plan of Poplar Creek Estates, Phase Two, of record in Book 6900, page 339 through 347, said Register's Office, to which reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Alan Lee Ritchie and wife, Deborah Lynn Ritchie, by deed from Faxon Homes, Inc., of record in Book 7788, page 774, Register's Office for Davidson County, Tennessee. SAID parties have since divorced.

There is conveyed with the above described property an undivided interest in and to the general and/or restricted common areas and facilities of Poplar Creek Estates, Phase Two, as said areas are set forth and defined in Restrictions of record in Book 6474, page 346; Book 6486, page 587; Book 6662, page 433; Book 6987, page 966; Book 7270, page 648; and Book 7964, page 33; and Charter of record in Book 7120, page 125; Register's Office for Davidson County, Tennessee, and to which reference is hereby made for more particulars.

SOURCE OF DESCRIPTION: Survey dated March 3, 1994, made by:
JOHN B. KOHL, III, License No. 100
400 Seventh Avenue, South
Nashville, TN 37203

unimproved ( )
This is improved (X) property, known as 6616 AUTUMNWOOD DRIVE, NASHVILLE, TN 37221
(House Number) (Street) (P.O. Address) (City or Town) (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 heirs 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 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 number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hand s this 27th day of May 19 94

Alan Lee Ritchie
ALAN LEE RITCHIE

Deborah Lynn Ritchie
DEBORAH LYNN RITCHIE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named ALAN LEE RITCHIE AND WIFE, DEBORAH LYNN RITCHIE

the bargainor s, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 27th day of May, 1994.

Commission expires July 26, 1997

I. DYKE TATUM
Notary Public

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 upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ 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 _____

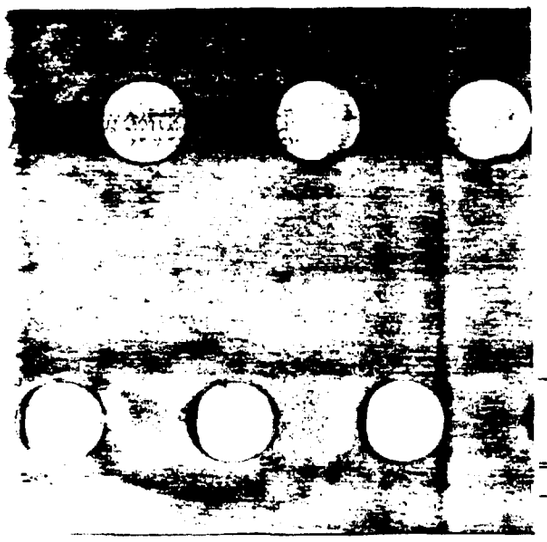
_____
Notary Public

IDENTIF. & REFERENCE

94 JUN -1 PM 2:54
FELIX Z. ... REGISTER
DAVIDSON COUNTY, TN.

0666 06/01 0101 03CHECK

552.90



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

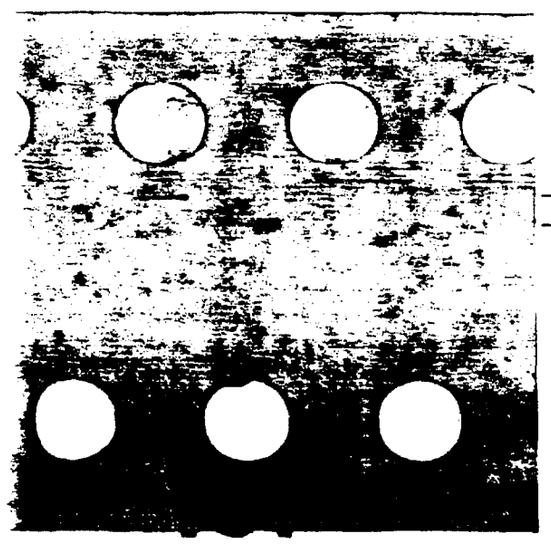
RECEIVED OF _____

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



CAMT	147000.00
CON TX	543.90
PRFEE	1.00
MTGFEE	8.00
TOTAL	552.90
CHECK	552.90

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

06/01/94 01 14:54 0001 0666

56206
IDENTIF. ↑ REFERENCE

94 JUN -1 PM 2:5[illegible]
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN

No. 797651