First Title & Escrow Co., Inc.
File Box 9-B

WARRANTY DEED

THIS INSTRUMENT PREPARED BY

George E. Mudter, Jr., Atty.
4301 Hillsboro Road, Suite 220
Nashville, Tennessee 37215

BOOK 9632 PG 665

12965

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
JOHN JOSEPH LANCASTER (NAME)	REAL ESTATE FINANCING, INC. (NAME)	Map 128-14
8055 Regency Drive (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 669 (STREET ADDRESS)	Parcel 117
Nashville, Tennessee 37221 (CITY) (STATE) (P. O. ZIP)	Montgomery, Alabama 36101-0669 (CITY) (STATE) (ZIP)	F.B. 9D6605

FOR AND IN 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, LYNNE F. CALDWELL, UNMARRIED

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO JOHN JOSEPH LANCASTER AND WIFE, CARMELA LUCIA LANCASTER

HEREINAFTER CALLED THE GRANTEES, THEIR SUCCESSORS, 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. 39 on the Plan of Section Three Harpeth Park, as of record in Plat Book 4175, page 14, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to David M. Caldwell and wife, Lynne F. Caldwell by deed from Joseph A. McGrorty and wife, Eleanor C. McGrorty of record in Book 8099, page 933, said Register's Office. David M. Caldwell and Lynne F. Caldwell having since been divorced. David M. Caldwell having conveyed his interest in said property to Lynne F. Caldwell by Quitclaim Deed of record in Book 9632 page 663, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to: 1995 Taxes which have been prorated and assumed by the Grantees; (2) Restrictions of record in Book 4232, page 417; (3) Easement of record in Book 4468, page 726; ~~(4) Instrument of record in Book 4496, page 394~~; and (4) All matters appearing on the plan of record in Plat Book 4175, page 14, Register's Office for Davidson County, Tennessee.

As part of the consideration for this transfer, the Grantee(s) herein assume and agree to pay, the principal balance now due, plus future interest on a certain note, dated July 21, 1993, in the original principal sum of $84,050.00, payable to Southeastern Mortgage of Tennessee, Inc. in monthly installments, including interest as set forth in said note, and being secured by a deed of trust of record in Book 9025, page 844, said Register's Office. Said Deed of trust having been assigned to Real Estate Financing, Inc. by instrument of record in Book 9041, page 700, said Register's Office.

This is improved (XX) unimproved ( ) property, known as 8055 Regency Drive, Nashville, Tennessee 37221

TO HAVE AND TO HOLD the said tract or parcel of land, with the apurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors, 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, successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their successors, 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.

In witness whereof, the GRANTORS have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officer) on this 29th day of March, 19 95

Lynne F. Caldwell
LYNNE F. CALDWELL

STATE OF TENNESSEE
COUNTY OF Davidson

BOOK 9632 PG 666

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, LYNNE F. CALDWELL, UNMARRIED with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand at office, this 29th day of March, 19 95.

My commission expires 11/20/96 Notary Public

STATE OF _____
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____ with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ of _____ the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand at Office, this _____ day of _____, 19____.

My commission expires _____ Notary Public _____

IDENTIFICATION REFERENCE

95 MAR 31 AM 9:58

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 94,500.00

John Joseph Lancaster TLR
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF March, 19 95.

MY COMMISSION EXPIRES: 11/20/96
(AFFIX SEAL)

Notary Public

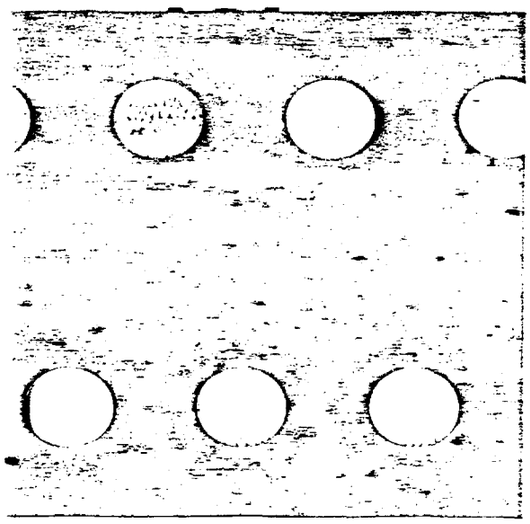
WARRANTY DEED

FROM
LYNNE F. CALDWELL, UNMARRIED

TO
JOHN JOSEPH LANCASTER AND WIFE, ~~CARMELA LUCIA LANCASTER~~

95055 03/31/95 10:01 DOCKET 258.50

PLEASE RETURN TO:
First Title & Escrow Company, Inc.
Suite 11C The Paddock
229 Ward Circle
P.O. Box 926
BRENTWOOD, TENNESSEE 37024-0926



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

RECEIVED OF _____

FOR _____

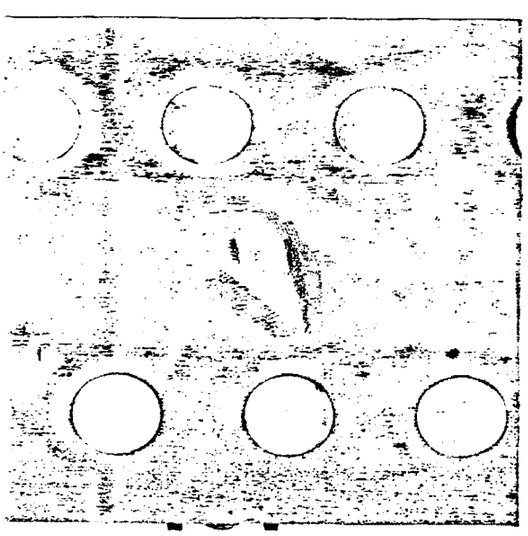
BOOK 9632 PG 667

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

MAMT 94500.00
ERR CO
MAMT 94500.00-
CAMT 94500.00
CON TX 349.65
PRFEE 1.00
WDEED 8.00
TOTAL 358.65
CHECK 358.65

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 1001 5055



47153
IDENTIFICATION REFERENCE

93 MAR 31 AM 9:58

REGISTER
DAVIDSON COUNTY, TN.

No. 895593