This Instrument Prepared By:

Bottorff & Kavin
5110 Maryland Way, Suite 200
Brentwood, TN 37027

WARRANTY DEED

BOOK 9721 PG 720

ADDRESS NEW OWNER:
Stephan Francois and Donnis S. Francois
912 Ginger Ct.
Brentwood, TN 37027

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Southeastern Mortgage of Tennessee, Inc.
565 Mariott Dr., Suite 250
Nashville, TN 37214

MAP AND PARCEL:

MAP	160
GROUP	15
PARCEL	35

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we, Douglas W. Johnson and wife, Yvonne D. Johnson, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Stephan Francois and wife, Donnis S. Francois, 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, TN, being Lot No. 42 on the Plan of Hearthstone of record in Book 6900, page 374, Register's Office, Davidson County, TN.

Being the same property conveyed to Douglas W. Johnson and wife, Yvonne D. Johnson by deed from Radnor Homes, Inc. of record in Book 7559, page 119, Register's Office for Davidson County, Tennessee.

This is improved property known as 912 Ginger Ct., Brentwood, TN 37027.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 1995 and subsequent years.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Stephan Francois and wife, Donnis S. Francois, their heirs and assigns, forever; and we, Douglas W. Johnson and wife, Yvonne D. Johnson 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 shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this the 29th day of June, 1995.

Douglas W. Johnson

Douglas W. Johnson

Yvonne D. Johnson

Yvonne D. Johnson

95 JUL -5 AM 11:14
FELIX Z. [illegible] II REGISTER
DAVIDSON COUNTY, TN.

00076175
IDENTIF. & REFERENCE

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Douglas W. Johnson and wife, Yvonne D. Johnson the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within Warranty Deed for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee, this the 29th day of June, 1995.

NOTARY PUBLIC

My Commission Expires: November 20, 1996

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $ 195500.00.

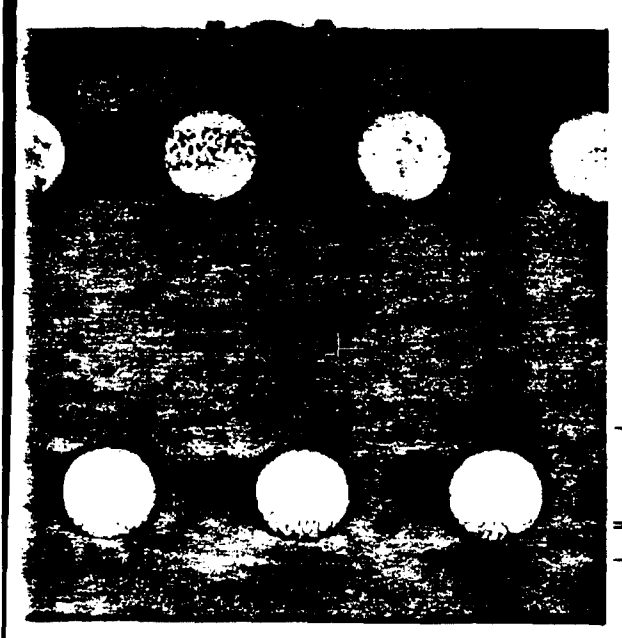
AFFIANT

Subscribed and sworn to before me this 29th day of June, 1995.

NOTARY PUBLIC

My Commission Expires: November 20, 1996

7956 07/05 0101 03CHECK 732.35



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

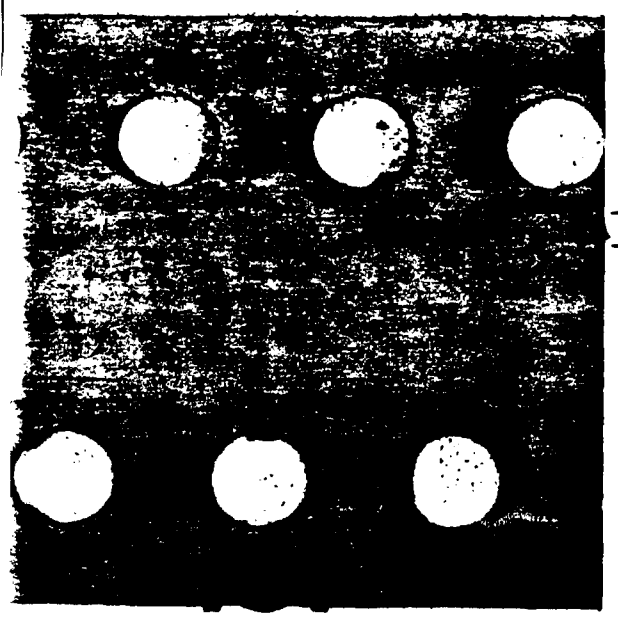
RECEIVED OF _____

FOR _____

BOOK 9721 PG 722

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 195500.00
CON TX 723.35
PRFEE 1.00
WDEED 8.00
TOTAL 732.35
CHECK 732.35

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/05/95 01 11:15 0001 7966

00761 75
IDENTIF. ↑ REFERENCE

95 JUL -5 AM 11:14
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 927114