THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE) BOOK 9871 PG 370
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 76,000.00

Affiant

Subscribed and sworn to before me, this 21st day of November 1995

Notary Public

My Commission Expires: 11-22-97

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
DONALD W. SUMNER 1045 W. Greenwood Avenue Nashville, Tennessee 37206	FT Mortgage Companies P.O. Box 613136 Memphis, Tennessee 38101	MAP 83-1 PARCEL 35

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of SEVENTY SIX THOUSAND AND NO/100---------- ---------- ($ 76,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee, the receipt of which is hereby acknowledged, we, SHARON DENISE HARPER AND KAREN RENE HARPER, BOTH UNMARRIED hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto DONALD W. SUMNER, UNMARRIED hereinafter called the Grantee, his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 3 on the Map of G.W. Gifford's Subdivision of record in Book 161, page 134, Register's Office for Davidson County, Tennessee, also shown on the Map of G.W. Gifford's Subdivision of record in Book 161, page 172, said Register's Office.

SAID Lot No. 3 fronts 100.0 feet on the northerly side of West Greenwood Avenue (formerly Edgar Avenue) and runs back between parallel lines, 399-1/2 feet to a dead line.

BEING the same property conveyed to Sharon Denise Harper and Karen Rene Harper, both unmarried, by deed from Karlyn S. Johnston Spencer, married, of record in Book 8367, page 882, Register's Office for Davidson County, Tennessee.

This is improved property known as 1045 W. Greenwood Avenue, Nashville, Tennessee 37206

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, his heirs and assigns, forever.

GRANTOR s COVENANT with the said GRANTEE that they are lawfully seized and possessed of said land in fee simple, have good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of G.W. Gifford's Subdivision of record in Book 161, page 134, Register's Office for Davidson County, Tennessee.

GRANTOR s FURTHER COVENANT___ and bind___ themselves, their heirs and representatives to warrant and forever defend the title to the said GRANTEE___, his heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF we have hereunto set our hands on this the 21st day of November, 19 95.

Sharon Denise Harper
SHARON DENISE HARPER

Karen Rene Harper by Sharon D. Harper attorney-in-fact
KAREN RENE HARPER

MITCHELL A. MATTS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

BOOK 9871 PG 371

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 SHARON DENISE HARPER, the bargainor___, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 21st day of November, 19 95.

Mitchell A. Watts
Notary Public

My Commission Expires: November 22, 1997

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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___ 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 this _____ day of _____, 19 ____.

My Commission Expires: _____

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

BEFORE me, the undersigned, a Notary Public in and for said County and State, personally appeared SHARON D. HARPER, to me known to be the person who executed the foregoing instrument in behalf of KAREN RENE HARPER and acknolwedged that she executed the same as the free act and deed of the said KAREN RENE HARPER.

WITNESS my hand and seal this 21stday of November 1995.

Mitchell A. Watts
Notary Public

My commission expires: 11/22/97

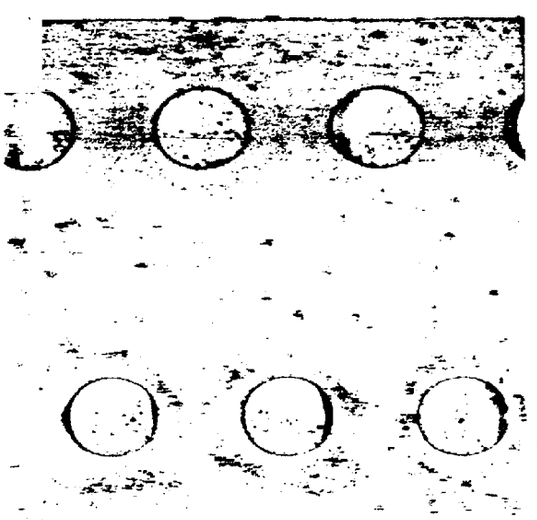
MITCHELL A. MATTS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

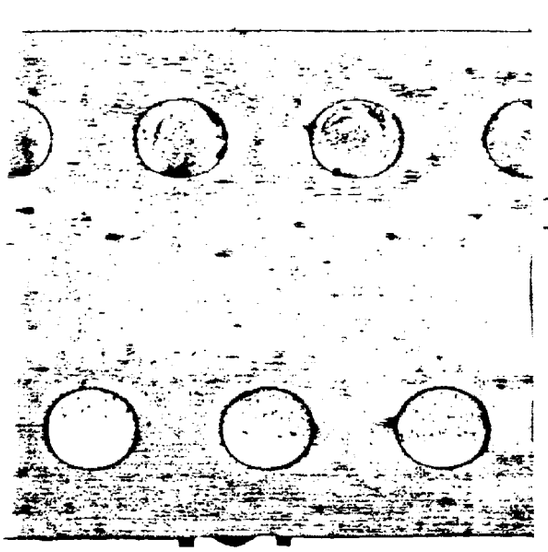
95 NOV 29 AM 9:34
FELIX Z. HASSELL REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION

012718

2502 LIBR 0101 03CHECK 290.20





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

RECEIVED OF _____

FOR _____

BOOK 9871 PG 372

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 76000.00
CON TX 281.20
PRFEE 1.00
WDEED 8.00
TOTAL 290.20
CHECK 290.20

11/29/95 01 09:34 0001 2502

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0126718
IDENTIFICATION NUMBER

95 NOV 29 AM 9:34
FELIX Z. WILSON, II
DAVIDSON COUNTY, TN

No. 981022