Box 40-13

OLD REPUBLIC
National Title Insurance Company
344 Fourth Avenue North
Nashville, Tennessee 37219-1611

STATE OF TENNESSEE)
COUNTY OF Davidson)
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 55,000.00

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE, THIS THE 20th DAY OF December, 19 95

NOTARY PUBLIC

My Commission expires: 2-23-96

THIS INSTRUMENT PREPARED BY

Robert F. Doyle, Attorney, 613 Woodland Street, Nashville, Tennessee. 37206
NAME ADDRESS

NAME & ADDRESS OF PROPERTY OWNER:	SEND TAX BILLS TO:	MAP & PARCEL NUMBERS:
Jeffrey S. Dugger, et ux (NAME)	Jeffrey S. Dugger, et ux (NAME)	Map 83-2
7016 Sharon Drive (ADDRESS)	7016 Sharon Drive (ADDRESS)	Par. 14
Hermitage, Tennessee. 37076 (CITY) (STATE) (ZIP)	Hermitage, Tennessee. 37076 (CITY) (STATE) (ZIP)	27W-24675

Warranty Deed

BOOK 9895 PG 495

For and in Consideration of the sum of $ 55,000.00 cash in hand paid by the hereinafter named grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, we

SOUTHERN FINANCIAL, INC.

hereinafter called the **GRANTORS**, have bargained and sold, and by these presents do transfer and convey unto

JEFFREY S. DUGGER AND WIFE, BRENDA K. DUGGER

hereinafter called the **GRANTEES**, their heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 17 on the Map of H. M. Doak's Subdivision of record in Book 332, page 22, Register's Office for said County.

Said Lot No. 17 fronts 50 feet on the northerly side of McKennie Avenue and runs back between parallel lines 174 feet to an alley.

Being part of the same property conveyed to Southern Financial, Inc. by deed from D. W. McMackin, Substitute Trustee of record in Book 9793, page 892, said Register's Office.

0131220

IDENTIFICATION

95 DEC 21 AM 10:08

DAVIDSON COUNTY, TN.

0645 12/21 0101 03CHECK 212.50

unimproved ( )
This is improved (X) property, known as 1403 McKennie Avenue, Nashville, Tennessee, 37206
(House Number) (Street) (City) (State) (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. We do covenant with 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 set out herein. We do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the 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 hands this 20th day of December, 19 95.

Southern Financial, Inc.

by: Sr. Vice-President

INDIVIDUAL ACKNOWLEDGMENTS:

BOOK 9895 PG 496

STATE OF TENNESSEE }
County of }

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named _____

_____

_____, the bargainor(s), with whom I am personally acquainted (or proved to me in the basis of satisfactory evidence), and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this _____ day of _____, 19____.

My Commission expires:

_____ _____

Notary Public

STATE OF TENNESSEE }
County of }

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named _____

_____

_____, the bargainor(s), with whom I am personally acquainted (or proved to me in the basis of satisfactory evidence), and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this _____ day of _____, 19____.

My Commission expires:

_____ _____

Notary Public

STATE OF TENNESSEE }
County of }

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named _____

_____

_____, the bargainor(s), with whom I am personally acquainted (or proved to me in the basis of satisfactory evidence), and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this _____ day of _____, 19____.

My Commission expires:

_____ _____

Notary Public

CORPORATE OR PARTNERSHIP ACKNOWLEDGMENT:

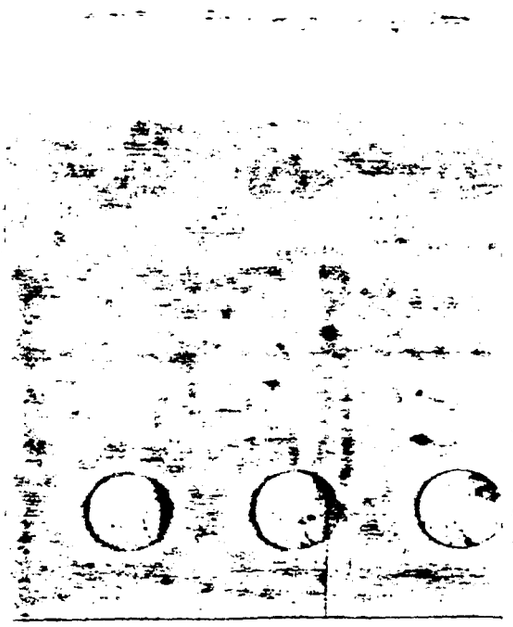
STATE OF TENNESSEE }
County of Williamson }

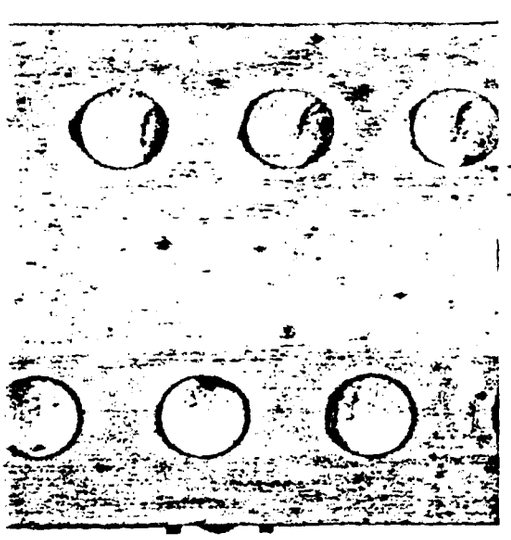
Before me, the undersigned authority, a Notary Public in and for the State and County aforesaid, personally appeared Stan MacIntosh, with whom I am personally acquainted (or proved to me in the basis of satisfactory evidence), and who, upon oath, acknowledged him self to be the Senior Vice-President of Southern Financial, Inc., the within named bargainor, a corporation (or partnership), and that he, as such officer (or partner), being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation (or partnership) by him self as such officer (or partner).

Witness my hand and official seal at office this 20th day of December, 1995.

My Commission expires: 10-24-97

Notary Public





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

RECEIVED OF _____

FOR _____

BOOK 9895 PG 497

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	55000.00
CON TX	203.50
PRFEE	1.00
WDEED	8.00
TOTAL	212.50
CHECK	212.50

12/21/95 01 10:08 0001 0645

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0134220
IDENTIFICATION REFERENCE

95 DEC 21 AM 10:08
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 989058