This Instrument Was Prepared By:

KIRK C. WAITE
P. O. BOX 1966
BRENTWOOD, TENNESSEE 37024-1966

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 29,000.00

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 12th DAY OF JAN, 1996.

Deputy Register

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)
The actual consideration or value, whichever is greater, for this transfer is $29,000.00.

Affiant

Subcribed and Sworn to before me, this 10th day of January, 1996.

Notary Public
My Commission Expires: 5-26-97

Address New Owner as Follows:
Angela S. Tatum
Judy M. Sowell
101 Shacklett Lane Court
Antioch, TN 37013

Send Tax Bills to:
Atlantic Coast Mortgage Co.
3975 University Drive
Fairfax, Virginia 22030

Map-Parcel Numbers
162-08
066

WARRANTY DEED

For and in consideration of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Carol Ann Thornton, hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey her one-half (1/2) undivided interest as tenant in common unto Judy M. Sowell, hereinafter called the Grantee, her heirs, successors and assigns, a certain tract of land in Davidson County, Tennessee, described as follows:

Being Lot No. 6 on the Plan of a Resubdivision of Lane Estates, of record in Book 4860, Page 65, Register's Office, Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Angela S. Tatum and Carol Ann Thorton, recorded in Book 7253, Page 377, Register's Office for Davidson County, Tennessee.

Subject to restrictions of record in Book 4737, Page 803, said Register's Office, Tennessee.

This conveyance is subject to any and all existing easements of record.

This is improved property known as 101 Shacklett Lane Court, Antioch, Tennessee 37013.

TO HAVE AND TO HOLD the said tract of land, with the appurtenances, estate, title and interest thereto belonging to said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise herein set out; Grantor does further covenant and bind herself, her heirs and representatives, to warrant and forever defend the title to said land to said Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS my hand this 10th day of January, 1996.

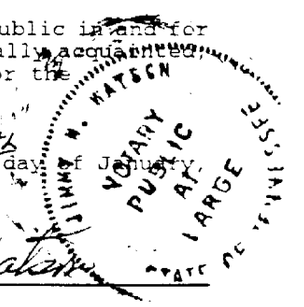
CAROL ANN THORNTON

BOOK 9916 PG 285

STATE OF TENNESSEE)
COUNTY OF Davidson)

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, CAROL ANN THORNTON, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand, at Nashville, Tennessee, this 10th day of January, 1996.

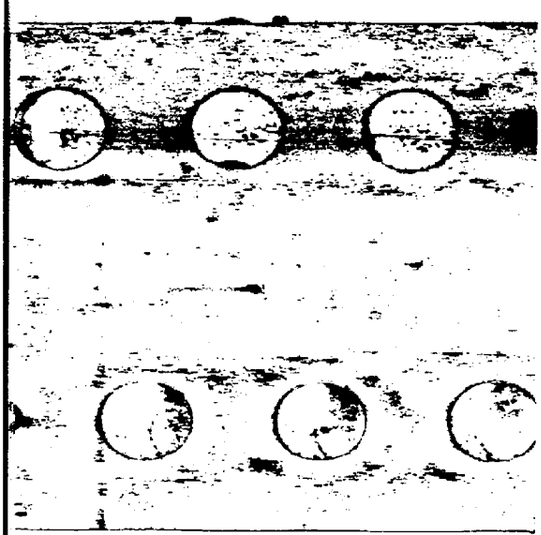


Jimmy H. Walker
NOTARY PUBLIC

MY COMMISSION EXPIRES:
5-26-97

0140414
IDENTIFICATION REFERENCE
MAIL ENV.
96 JAN 12 PM 1:09
FELIX Z. ZELLER JR. REGISTER
DAVIDSON COUNTY, TN.

7322 01/12 01:01 03CHECK 119



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

RECEIVED OF _____

FOR _____

BOOK 9916 PG 286

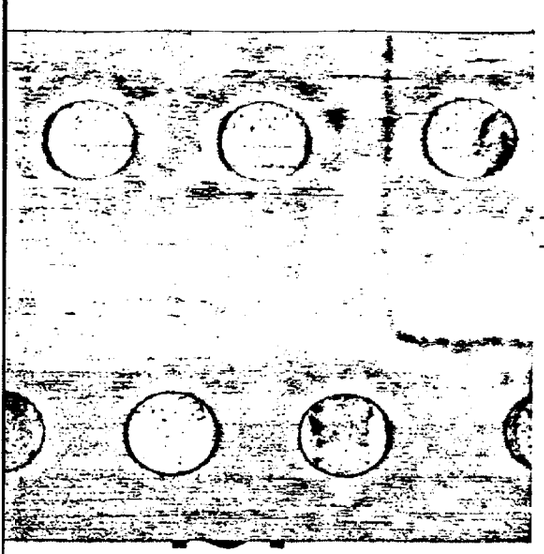
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

AMT	29900.00
CON TX	110.63
PRFEE	1.00
WDEED	8.00
TOTAL	119.63
CHECK	119.63

01/12/95 01 13:10 2001 7322

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0140414
IDENTIF. & REFERENCE

95 JAN 12 PM 1:00
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 995635