File Box 9-B
First Title and Escrow Company, Inc.

WARRANTY DEED

THIS INSTRUMENT PREPARED BY

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

9941-180

#13616

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP PARCEL NUMBERS
KAREN RHODES HAND STEVENS (NAME)	NATIONSBANC MORTGAGE CORPORATION (NAME)	142-16-A
1601 Nottingham Place (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 353 (STREET ADDRESS)	131
Nashville, Tennessee 37221 (CITY) (STATE) (P. O. ZIP)	Louisville, Kentucky 40201-0353 (CITY) (STATE) (ZIP)	9D79923

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, RICHARD K. PANEK AND WIFE, JEANNE B. PANEK

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO KAREN RHODES HAND STEVENS, UNMARRIED

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. 131 on the Plan of Phase Three of Devon Park, as of record in Plat Book 6900, page 52, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Richard K. Panek and spouse, Jeanne B. Panek by deed from Robert E. McNeilly, III and spouse, Caroline McNeilly of record in Book 8988, page 474, said Register's Office.

This conveyance is made subject to: (1) 1996 Taxes, which have been prorated and assumed by the Grantee; (2) Restrictions of record in Book 6176, page 7, made applicable in Book 6967, page 156; (3) By-Laws of record in Book 8276, page 53; (4) Charter of record in Book 7372, page 862; (5) Agreement of record in Book 6145, page 252, Book 6908, page 59; (6) Easements of record in Book 5473, page 175; and (4) All matters appearing on the Plan of record in Plat Book 6900, page 52, said Register's Office.

IDENTIFICATION REFERENCE 011817O

96 FEB -7 AM 11:41 FELIX Z. ... REGISTER DAVIDSON COUNTY, TN.

5628 02/07 0101 03CHECK 971.00

unimproved ( )
This is improved (XX) property, known as 1601 Nottingham Place, 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 31st day of January, 19 96

RICHARD K. PANEK

JEANNE B. PANEK

STATE OF TENNESSEE

COUNTY OF Davidson

9941-151

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, RICHARD K. PANEK AND WIFE, JEANNE B. PANEK with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand at office, this 31st day of January, 19 96.

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 _____

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 260,000.00

Nancy H. Williams
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF January, 19 96

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

Notary Public

WARRANTY DEED

FROM

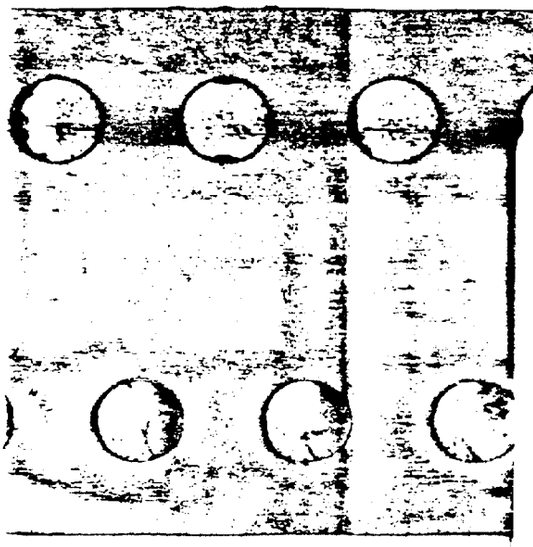
RICHARD K. PANEK AND WIFE,
JEANNE B. PANEK

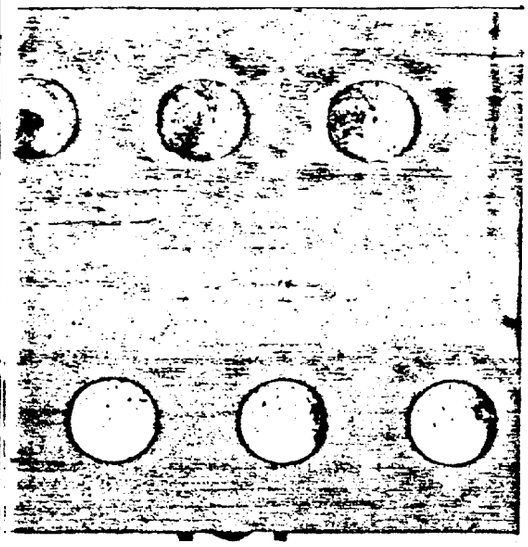
TO

KAREN RHODES HAND STEVENS

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 9941 PG 182

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
260000.00
CDN TX 962.00
PRFEE 1.00
WDEED 8.00
TOTAL 971.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 971.00

02/07/96 01 11:43 0001 5628

0148170
IDENTIF. # REFERENCE

96 FEB -7 AM 11:41
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 1003848