Box 17

WARRANTY DEED

BOOK 9953 PG 269

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 89,900.00

X Virginia A. Gray
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 16TH DAY OF February 19 96

Laura A. Beasley
Notary Public

MY COMMISSION EXPIRES: 11/28/97

(AFFIX SEAL)

LAURA A. BEASLEY NOTARY PUBLIC DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
Coomer and Jenkins, Suite 230, 392 Harding Place, Nashville, TN 37211

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Virginia A. Gray (NAME)	Standard Federal Bank (NAME)	MAP 162-2
248 Coleridge Court (ADDRESS)	2600 W. Big Beaver Road (ADDRESS)	PARCEL 259
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Troy, MI 48084 (CITY) (STATE) (ZIP)	5DU 51614

FOR AND 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, WE, Bill G. Spence, a married man

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Virginia A. Gray

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:

Being Lot No. 19 on the Plan of Colemont Heights, Section 2, of record in Book 4300, page 133, Register's Office, Davidson County, Tennessee, to which Plan reference is here made for a more complete legal description.

Being the same property conveyed to Bill G. Spence by deed from Terry N. Ward and wife, Jonna S. Ward of record in Book 6894, page 309, Register's Office for Davidson County, TN.

Subject to restrictions of record in Book 4551, page 402, said Register's Office.

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

Taxes for the year 1996 are prorated and assumed by the Grantee(s) herein.

The legal description is the same as the previous deed of record.

Elaine H. Spence joins in this conveyance to convey any interest she may have as the wife of Bill G. Spence.

unimproved ( )
This is improved (X) property, known as 248 Coleridge Court, Antioch, TN 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal 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; 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 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 number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand this 16th day of February 19 96

Bill G. Spence
Bill G. Spence

Elaine H. Spence
Elaine H. Spence

BOOK 9953 PG 270

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 Bill G. Spence and Elaine H. Spence

the bargainor S, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 16th day of February 19 96.

Commission expires 11/22/97

LISBET A. BEASLEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

STATE OF TENNESSEE
COUNTY OF

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(s) 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 at office at _____ on this the _____ day of _____ 19_____.

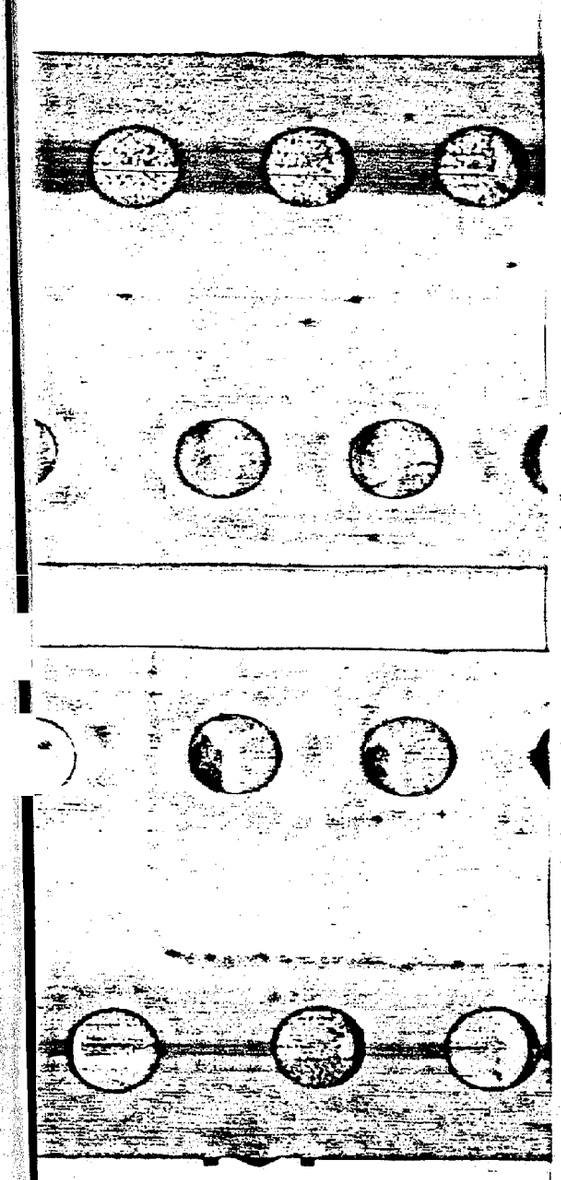
My commission expires _____

_____
Notary Public

9927 02/21 0101 03CHECK 341.63

0152209
IDENTIFICATION REFERENCE

96 FEB 21 AM 10:11
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.



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

RECEIVED OF _____

FOR _____

9953 PG 271

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 89900.00
CON TX 332.63
PRFEE 1.00
WDEED 8.00
TOTAL 341.63
CHECK 341.63

02/21/96 01 10:13 0001 9927

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0152209
IDENTIF. & REFERENCE

96 FEB 21 AM 10: 11
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1008101