BOOK 9963 PG 47

File in Box No. 19 B

WARRANTY DEED

PETER WEISS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

STATE OF TENNESSEE #96-2-106-B
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 78,000.00

Jeanine Michelle Sarno
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF February 19 96

Notary Public

MY COMMISSION EXPIRES: July 24, 1999
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
PETER WEISS, ATTORNEY AT LAW, 761 Old Hickory Blvd, Suite 102, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
JEANINE MICHELLE SARNO (NAME)	NATIONSBANC MORTGAGE CORPORATION (NAME)	MAP 165-14
4924 Peppertree Drive (ADDRESS)	P. O. Box 35140 (ADDRESS)	PARCEL 132
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Louisville, KY 40232 (CITY) (STATE) (ZIP)	FB #02D-78327

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, JAMES F. RICHARDS and wife, Terry Richards

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO JEANINE MICHELLE SARNO, A SINGLE WOMAN

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:

LAND in Davidson County, Tennessee, being Lot No. 288 on the Plan of Peppertree Forest, Section 13, as of record in Plat Book 8250, Page 119, Register's Office for said County, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

BEING the same property conveyed to James F. Richards, an unmarried man, by Deed from Jerry D. Butler and wife, Georgia Butler, of record in Book 8879, Page 713, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to restrictive covenants of record in Book 8678, Page 514, said Register's Office; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

unimproved ( )
This is improved (X) property, known as 4924 Peppertree Drive, 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 28th day of February 19 96

James F. Richards Terry E. Richards

JAMES F. RICHARDS

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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 JAMES F. RICHARDS, and wife, Terry Richards

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 28th day of February 19 96.

Commission expires July 24, 1999

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 _____.

PETER WEISS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

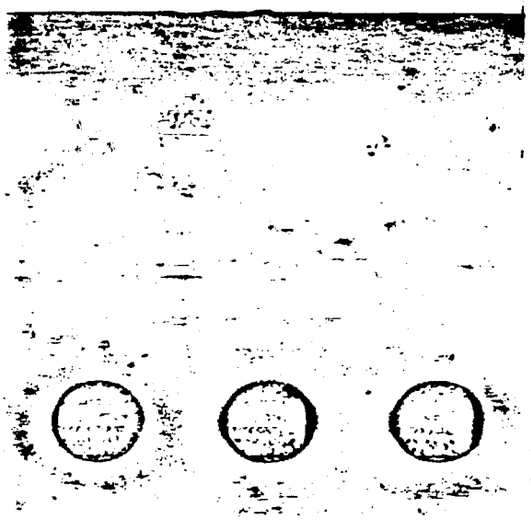
My commission expires _____

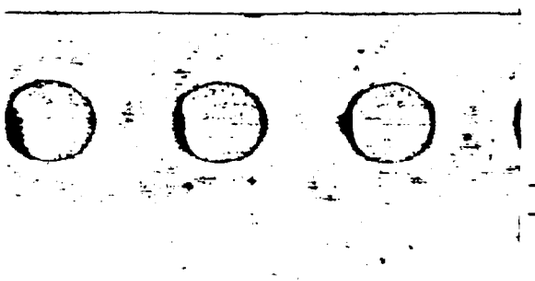
Notary Public

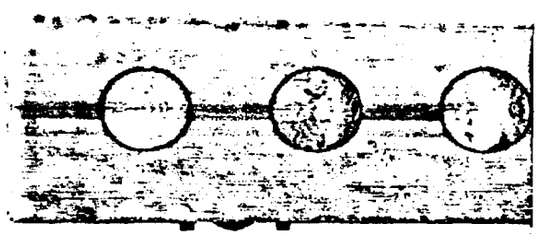
96 MAR -1 AM 9:07
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

0155303
IDENTIF. & REFERENCE

3258 03/01 0101 03CHECK 297.60







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

RECEIVED OF _____

FOR _____

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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	78000.00
CON TX	288.60
PRFEE	1.00
WDEED	8.00
TOTAL	297.60
CHECK	297.60

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 001 3258

0155303
IDENTIF. ↑ REFERENCE

96 MAR -1 AM 9:07
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1011387