THIS INSTRUMENT PREPARED BY:
STEWART & BLACK, ATTORNEYS
333 SOUTH GALLATIN ROAD
MADISON, TN 37115

THIS INSTRUMENT PREPARED BY INFORMATION FURNISHED BY THE PARTIES.

ADDRESS NEW OWNER:

ROY FORKUM
421 Rockwood Dr.
Hermitage, TN 37076

MAP/PARCEL NUMBER:

MAP 86-16, PARCEL 3

SEND TAX BILLS TO:

SOURCE ONE MORTGAGE SERVICES CORP.
27555 FARMINGTON ROAD
FARMINGTON HILLS, MI 48334-3357

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER, IS $72,900.00.

Roy Forkum
AFFIANT

Subscribed and sworn to me, this the 1st day of FEBRUARY, 1996.

Denise C. Allis
Notary Public
My commission expires: 5-11-96

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENNESSEE DENISE C ALLIS

96 MAR -1 PM 2:29
FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN.

0155663
IDENTIF. & REFERENCE

WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN AND no/100 ($10.00) DOLLARS, cash in hand paid and other good and valuable considerations, including a certain indebtedness from Ronnie D. Ragain and wife, Lynn W. Ragain, to Mickey Carroll, TRUSTEE, as evidenced by a Deed of Trust of record in Book 5312, page 28, said Register's Office, the liability for which the Grantee hereby expressly assumes and holds Grantor harmless from same, the receipt and sufficiency of which are hereby expressly acknowledged, I, WALTER H. CARTER, A MARRIED MAN, hereinafter referred to as GRANTOR, have this day bargained and sold, and do hereby transfer and convey unto the said , hereinafter referred to as GRANTEE, HIS successors, heirs and assigns, certain real estate in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of GRANTOR in and to any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (the "Property"). This conveyance of the "Property", and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 421 ROCKWOOD DRIVE, HERMITAGE, TN 37076.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest belonging to the said GRANTEE, HIS successors, heirs and assigns forever, I covenant that I AM lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered except to the extent otherwise set forth in Exhibit "B" hereto.

I further covenant and bind MYSELF AND MY heirs and representatives, to warrant and forever defend the title to said GRANTEE, HIS successors, heirs and assigns, against the lawful claims of all persons.

DIANE YOUNG CARTER, wife of the Grantor herein, joins in the herein conveyance for the sole purpose of conveying any right, title and interest she may have in and to said property, marital or otherwise.

WITNESS OUR HANDS this 23 day of FEBRUARY, 1996.

Walter H. Carter
WALTER H. CARTER

Diane Young Carter
DIANE YOUNG CARTER

Roy Forkum
ROY FORKUM

STATE OF TENNESSEE :

COUNTY OF DAVIDSON :

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, WALTER H. CARTER AND WIFE, DIANE YOUNG CARTER, the within named BARGAINORS, with whom I am personally acquainted (or who proved TO ME upon satisfactory evidence), and who acknowledged that THEY executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at MADISON, Tennessee, on this the 23 day of FEBRUARY, 1996.

Denise C. Allis
notary public

My commission expires: 5-11-96

STATE OF TENNESSEE :

COUNTY OF DAVIDSON :

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, ROY FORKUM, the within named BARGAINOR, with whom I am personally acquainted (or who proved TO ME upon satisfactory evidence), and who acknowledged that HE executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at MADISON, Tennessee, on this the 23 day of FEBRUARY, 1996.

Denise C. Allis
notary public

My commission expires: 5-11-96

EXHIBIT 'A'

LAND in Davidson County, Tennessee, being Lot No. 8 on the Plan of Hermitage Woods, a plat which is of record in Book 5050, page 109, Register's Office for said County, to which plan reference is hereby made for a more complete and detailed description of said lot.

Being the same property conveyed to Walter H. Carter by Warranty Deed from Jane B. Eakes and husband, of record in Book 7520, page 505, Register's Office for Davidson County, Tennessee.

EXHIBIT 'B'

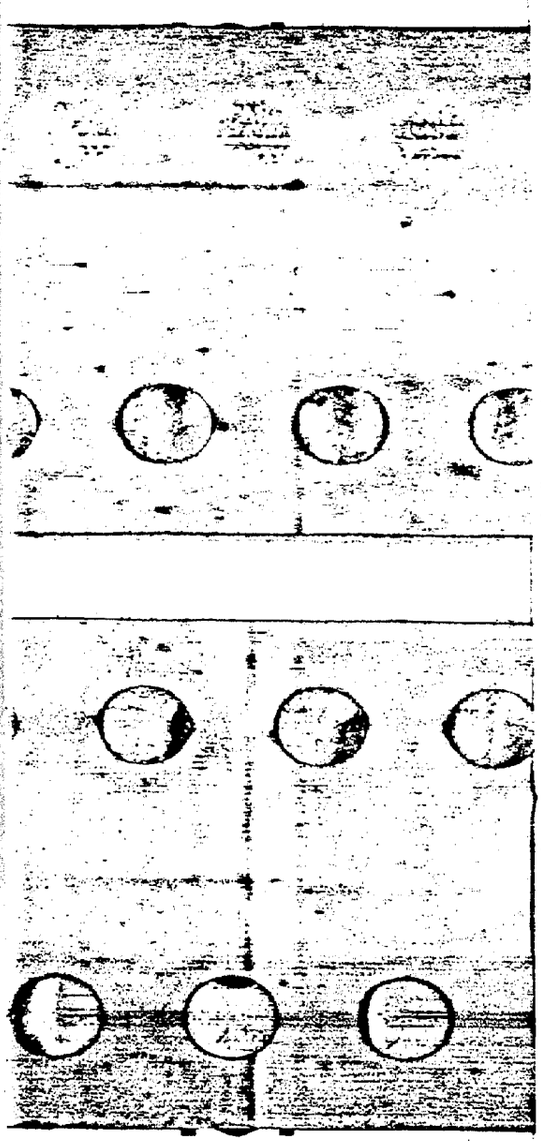
1. Real property taxes for 1996 and all future years.

2. All matters set forth on the Plan of record in Book 5050, page 109, said Register's Office, which plan shows an owner's certificate, and including any and all setback lines, easements, etc., as shown thereon.

3. Deed of Trust from Ronnie D. Ragain and wife, Lynn W. Ragain, to Mickey Carroll, Trustee, of record in Book 5312, page 28, said Register's Office, to secure to Western Pacific Financial Corporation, the payment of one note dated July 13, 1978, in the original principal amount of $35,850.00, due and payable as set forth therein.

4. Restrictive covenants contained in instrument of record in Book 5211, page 812, Book 5239, page 850, and Book 6145, page 135, said Register's Office.

3627 03/01 0101 03CHECK 282.73



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

RECEIVED OF _____

FOR _____

BOOK 9964 PG 416

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 72900.00
CON TX 269.73
PRFEE 1.00
WDEED 12.00
TOTAL 282.73
CHECK 282.73

03/01/96 01 14:30 0001 3627

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0155663
IDENTIF. # REFERENCE

96 MAR -1 PM 2:29
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1011753