WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 40,000.00

Richard L. Higgins
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26th DAY OF February 19 96

D. W. McMACKIN
NOTARY PUBLIC
DAVIDSON COUNTY, TN
AT LARGE

D. W. McMackin
Notary Public

MY COMMISSION EXPIRES: [illegible]
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY:
D.W. McMACKIN, 5200 MARYLAND WAY, SUITE 105, BRENTWOOD, TENNESSEE 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
RICHARD L. HIGGINS (NAME)	FAMILY MORTGAGE SERVICES, INC. (NAME)	119-5-176
315 ELBERTA STREET (ADDRESS)	761 OLD HICKORY BLVD. SUITE 301 (ADDRESS)	
NASHVILLE, TN 37210 (CITY) (STATE) (ZIP)	BRENTWOOD, TN 37027 (CITY) (STATE) (ZIP)	

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, JOYCE HENDERSON, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO RICHARD L. HIGGINS, unmarried

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. 2 in the Re-Subdivision of part of the Cumberland Nurseries, of record in Book 161, page 139, Register's Office for said County.

SAID Lot No. 2 fronts 50 feet on the south side of Elberta Street, and runs back between parallel lines 180 feet to an alley.

BEING the same property conveyed to Mrs. Charles M. Higgins (who is one and the same person as Nettie Ruth Higgins) by deed of record in Book 1324, page 138, Register's Office for Davidson County, Tennessee. The said Nettie Ruth Higgins having since died and having bequeathed said property to Joyce Henderson by Last Will and Testament probated in the Probate Court for Davidson County, Tennessee, Docket No. 95P167, as evidenced by quitclaim deed from Terry Mason Higgins, Executor of the Estate of Nettie Ruth Higgins to Joyce Henderson, of record in Book 9795, page 571, Register's Office, Davidson County, Tennessee, Docket No. 95P167, as evidenced by quitclaim deed from Terry Mason Higgins, Executor of the Estate of Nettie Ruth Higgins to Joyce Henderson, of record in Book 9795, page 571, Register's Office, Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 315 ELBERTA STREET, NASHVILLE, TN 37210
(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 26th day of February 19 96

Joyce Henderson
JOYCE HENDERSON, unmarried

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

BOOK 9968 PG 397

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named JOYCE HENDERSON, unmarried

the bargainor with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at BRENTWOOD, this 26th day of February 19 96.

Commission expires _____

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_____.

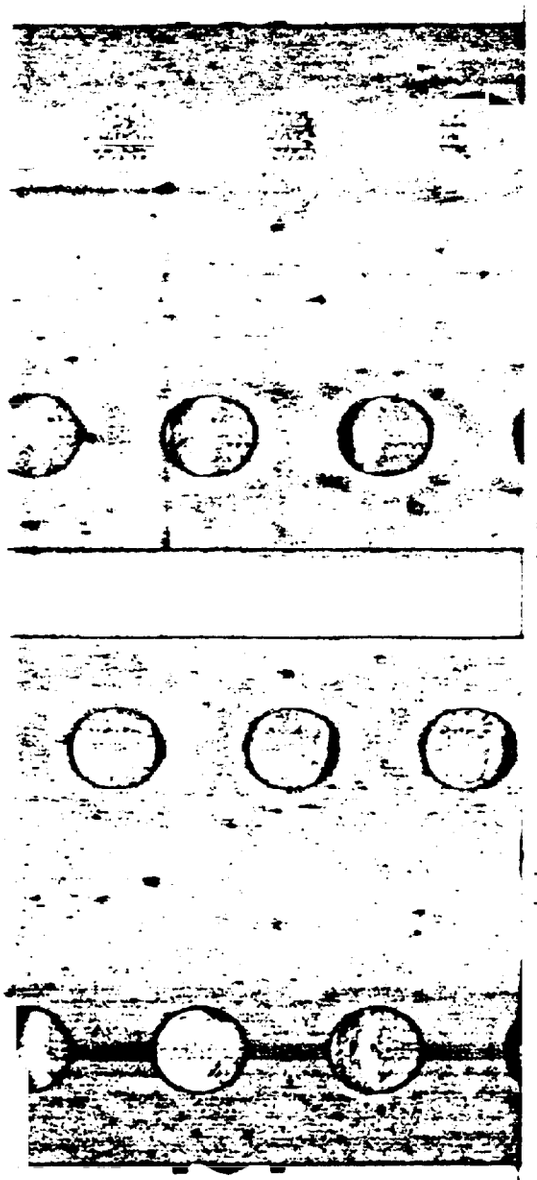
My commission expires _____

Notary Public

0156840
IDENTIF. ↑ REFERENCE

96 MAR -5 AM 10:53
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

4886 03/05 0101 03CHECK 157.00



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

RECEIVED OF _____

FOR _____

BOOK 9968 PG 398

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 40000.00
CON TX 148.00
PRFEE 1.00
WDEED 8.00
TOTAL 157.00
CHECK 157.00

03/05/96 01 10:55 0001 4886

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0156840
IDENTIF. ← REFERENCE

96 MAR -5 AM 10:53
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1013003