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This instrument prepared by:
SUPERIOR TITLE & Escrow Services, Inc.
831 Wren Road
Goodlettsville, TN 37072
(615)859-8450

File #: 96-1816

BOOK 9969 PG 417

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged,
Chris Anderson and E. Darlene Anderson, husband and wife

hereinafter called GRANTOR(S), have bargained and sold, and by these presents do hereby transfer and convey unto Kelvin Spencer and Carla Spencer, husband and wife

hereinafter called GRANTEE(S), their Heirs and Assigns, a certain tract or parcel of land, together will all tenements, hereditaments and appurtenances thereto located in Davidson County, State of Tennessee, more particularly described as follows:

Being Lot No. 1 on the plan of Carlos Ford Subdivision as of record in Book 6050 at page 344, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

0157048 3:20 96 MAR -5 PM
IDENTIF. & REFERENCE
FELIX A. WILSON REGISTER
DAVIDSON COUNTY, TN.

5099 03/05 0101 03CHECK 404.90

PROPERTY ADDRESS: 3574 Binkley Road, Joelton, TN 37080

BEING the same property conveyed to GRANTOR(S) by deed recorded in Book 9653 at page 857, Register's Office for said County, Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together will all appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said GRANTEE(S), their heirs and assigns, in fee simple forever.

SAID CONVEYANCE IS MADE SUBJECT to all covenants, easements, restrictions, reservations, conditions and rights appearing of record against the above described property; also SUBJECT to any state of facts which an accurate survey of said property would show. Also subject to taxes for the year 1996 and subsequent years.

THE SAID GRANTOR(S) does/do hereby covenant with the said GRANTEE(S) that he/she/they is\are lawfully seized in fee simple of the aforedescribed real estate; that he/she/they has/have a good right to sell and convey the same; that the title and quiet possession thereto he/she/they will warrant and defend against lawful claims of all persons, claiming same by, through or under him/her/them no further or otherwise.

IN WITNESS THEREOF, the undersigned have set his/her/their hand and sell on this 16th day of February, 19 96

Chris Anderson

E. Darlene Anderson

State of Tennessee
County of Davidson

BOOK 9969 PG 418

On this 16th day of February 19 96 before me, a Notary Public in and for said State and County, personally appeared Chris Anderson and E. Darlene Anderson with whom I am personally acquainted with and whom, upon oath, acknowledged that he/she/they executed the foregoing instrument for the purposes therein contained as his/her/their free act and deed.

Witness my hand and official seal.
My Commission Expires:

January 26, 1997

Kenneth C. Kant Notary Public

State of Tennessee
County of _____

On this _____ day of _____, 19 ___, before me, a Notary Public in and for said State and County, personally appeared _____ with whom I am personally acquainted with and whom, upon oath, acknowledged that he/she/they is the _____ of _____, a the within named bargainor, a corporation/partnership/joint venture and as such _____, executed the foregoing instrument for the purposes therein contained on behalf of said bargainor.

Witness my hand and officious seal.
My Commission Expires:

January 26, 1997

Kenneth C. Kant Notary Public

State of Tennessee
County of Davidson

The actual consideration or value, whichever is greater, for this transfer is $ 107,000.00

AFFIANT

Subscribed and sworn to before me, this the 16th day of February, 1995

My Commission Expires:
January 26, 1997

Kenneth C. Kant Notary Public

MAP AND PARCEL #: 014-00-0 193.00

ADDRESS OF NEW OWNER:	*SEND TAX BILLS TO:*
Kelvin Spencer	Fairway Financial Services, Inc.
3574 Binkley Road	3343 Perimeter Hill Drive
Joelton, TN 37080	Nashville, TN 37211

SUPERIOR TITLE & Escrow Services, Inc.

831 Wren Road, Goodlettsville, TN 37072

STATE OF TENNESSEE
COUNTY OF DAVIDSON

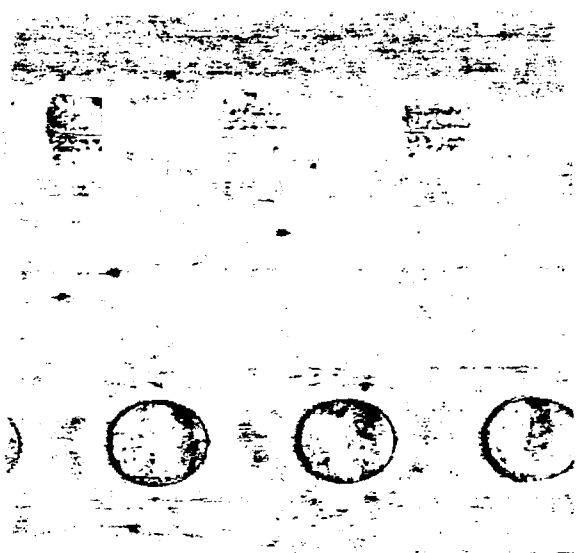
The actual consideration or value, whichever is greater, for this transfer is $107,000.00.

Affiant

Subscribed and sworn to before me, this the 16th day of Feburary, 1995.

Notary Public

My commission expires:
January 24, 1998



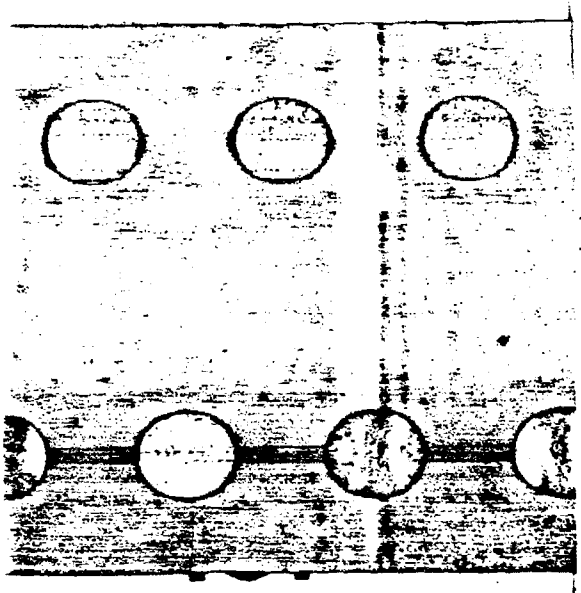
OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____ BOOK 9969 PG 419

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	107000.00
CON TX	395.90
PRFEE	1.00
WDEED	8.00
TOTAL	404.90
CHECK	404.90

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 0001 5099

0157048
IDENTIF. ↑ REFERENCE

96 MAR -5 PM 3:20
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1013215