WARRANTY DEED

BOOK 10002 PG 402

STATE OF TENNESSEE
COUNTY OF
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 74,348.84

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
27th DAY OF March 19 96

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Title Escrow of Wilson County, 1281-G N. Mt. Juliet Road, Mt. Juliet, Tennessee 37122

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Brenda C. Roach (NAME)	Leader Federal Bank for Savings (NAME)	MAP 51-10
215 Ellington Place (ADDRESS)	P.O. Box 1860 (ADDRESS)	GROUP OB
Madison, Tennessee 37115 (CITY) (STATE) (ZIP)	Memphis, TN 38101-1860 (CITY) (STATE) (ZIP)	PARCEL 78

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, Alvin Read Pennington and wife, Vickie E. Pennington

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Brenda C. Roach

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:

A certain condominium apartment located in Davidson County, Tennessee, described as follows:

Unit No. 215, in a Horizontal Property Regime, which is located on the Plan of Ellington Place Condominiums, a unit plat of which is shown as Exhibit "C", of the Master Deed of record in Book 6984, page 84, Register's Office for said County, to which reference is here made for a more particular description, and being part of the land shown on the subdivision plat of Ellington Place Condominiums, of record in Book 6250, page 829, Register's Office of Davidson County, Tennessee.

BEING the same property conveyed to Alvin Read Pennington by deed from Brandson Properties, Inc., a Tennessee corporation of record in Book 7259, Page 443, Register's Office for Davidson County, Tennessee. Interest in subject property was given to Vickie E. Pennington by Quitclaim Deed from Alvin Read Pennington by deed of record in Book 8192, Page 507, said Register's Office.

This is the same description as in previous deed of record.

Subject to Master Deed for Ellington Place Condominium of record in Book 6984,

CONTINUED

unimproved ( )
This is improved (X) property, known as 215 Ellington Place, Madison, Tennessee 37115
(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 our hand s this 27th day of March, 19 96

Alvin Read Pennington
By:
Harold Reeves, Attorney-in-fact
Vickie E. Pennington
By:
Harold Reeves, Attorney-in-fact

LEGAL DESCRIPTION CONTINUATION

Page 84, said Register's Office.

Subject to By-Laws of The Ellington Place Homeowners' Association, Inc. of record in Book 6984, Page 112, said Register's Office.

Subject to an easement for right-of-way of record in Book 6772, Page 477, said Register's Office.

Subject to a Storm Water Detention Agreement of record in Book 6700, Page 315, said Register's Office.

This conveyance is subject to setback lines and recorded easements of record in Book 6250, Page 829, said Register's Office.

Grantee(s) hereby assumes and agrees to pay the unpaid balance on the existing mortgage held by Leader Federal Bank for Savings of record in Book 7259, Page 446, said Register's Office, the debt secured thereby and also hereby assumes the obligations under the terms of the instruments creating the loan. The escrow account and insurance to be transferred to Grantee(s).

Harold Reeves executed this instrument on behalf of Alvin Read Pennington and wife, Vickie E. Pennington pursuant to a Power of Attorney which is being placed of record concurrently herewith.

Alvin Read Pennington, Alvin R. Pennington, and Read Pennington is one and the same person.

Vickie E. Pennington and Vickie Pennington is one and the same person.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

BOOK 10002 PG 404

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

_____

_____

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

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

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Harold Reeves as Attorney-in-Fact for Read Pennington and Vickie Pennington, the bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official at Nashville, Tennessee, this the 27th day of March, 19 96.

Louise N. Ivins
Notary Public
My Commission Expires: 4/23/98

LOUISE N. IVINS NOTARY PUBLIC AT LARGE WILSON CO. TENN.

5942 04/03 0101 03CHECK 288.09

0167123
IDENTIFICATION REFERENCE

96 APR -3 AM 10:04
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.



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

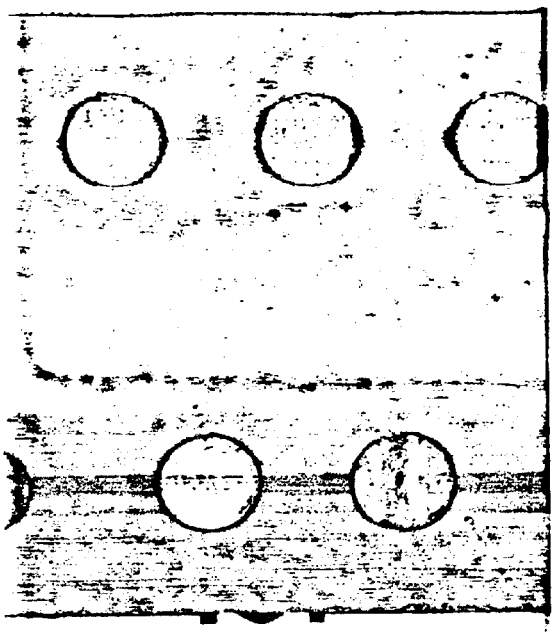
RECEIVED OF _____

FOR _____

BOOK 10002 PG 405

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 74348.84
CON TX 275.09
PRFEE 1.00
WDEED 12.00
TOTAL 288.09
CHECK 288.09

04/03/96 01 10:08 0001 5942

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0167123
IDENTIF. & REFERENCE

96 APR -3 AM 10:04
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1023939