This Instrument Prepared By:
Gibson & Gregory
Suite 600, 200 Fourth Avenue, North
Nashville Tennessee 37219

Box 40-A

ADDRESS NEW OWNER:
Robert G. Payne and wife,
Melinda J. Payne
116 Ellsworth Place
Antioch, Tennessee 37013

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
First Investment Company
4300 East Broad
P. O. Box 729
Columbus, Ohio 43216

MAP AND PARCEL:
MAP 151-01-A
PARCEL 112-00-CO

BOOK 10043 PG 227

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the herein named Grantees, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Ross F. Ellender and wife, Sandra S. Ellender ("Grantors"), have bargained and sold, and by these presents do hereby transfer and convey unto Robert G. Payne and wife, Melinda J. Payne ("Grantees"), their heirs, successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee (the "Property"), described as follows, to wit:

> Being Lot Number 112, on the plan of Chatham Pointe, of record in Plat Book 6900, Page 444-447, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.
>
> Being the same property conveyed to Ross F. Ellender and wife, Sandra S. Ellender by deed from David C. Braunscheidel, individually d/b/a D. B. Construction of record in Book 8205, page 737, Register's Office for said County.

Power of Attorney of Record in book 6043, Page 225, said Registers Office.

This is improved property known as 116 Ellsworth Place, Antioch, TN 37013.

This conveyance is made subject to real estate taxes for the current year, which have been prorated and assumed by Grantee, and such limitations, restrictions and easements as may affect the premises.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Grantees, their heirs, successors and assigns, forever; and Grantors do covenant with Grantees that Grantors are lawfully seized and possessed of the Property in fee simple, have a good right to convey it, and the same is unencumbered unless otherwise herein set out; and Grantors do further covenant and bind themselves, their heirs, successors and representatives, to warrant and forever defend the title to the Property to Grantees, their heirs, successors and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

BOOK 10043 PG 228

Witness our hands this the 1st day of May, 1996.

by Sandra S Ellender
Ross F. Ellender - Attorney-in-Fact
Ross F. Ellender by Sandra S. Ellender, Attorney-in-Fact pursuant to Limited Power of Attorney recorded simultaneously herewith

Sandra S. Ellender

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

9219 05/07 0101 03CHECK 443.75

Personally appeared before me, the undersigned, a Notary Public for and in the State and County aforesaid, Sandra S. Ellender, to me known (or proved tome on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of Ross F. Ellender and who acknowledged that she executed the same as the free act and deed of Ross F. Ellender. Witness my hand and official seal this 1st day of May, 1996.

Laura Matthews
Notary Public

My Commission Expires: 11-27-99

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Sandra S. Ellender, 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 Warranty Deed for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this the 1st day of May, 1996.

Laura Matthews
NOTARY PUBLIC

My Commission Expires: 11-27-99

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $117,500.00.

AFFIANT

Subscribed and sworn to before me this 1st day of May, 1996.

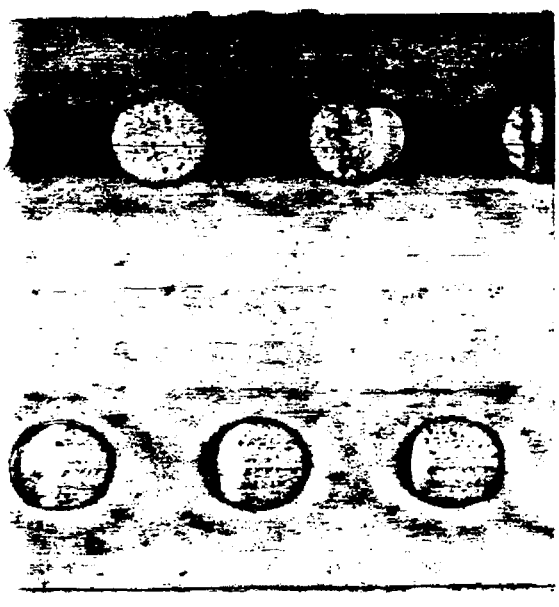
Patricia Nicholls
NOTARY PUBLIC

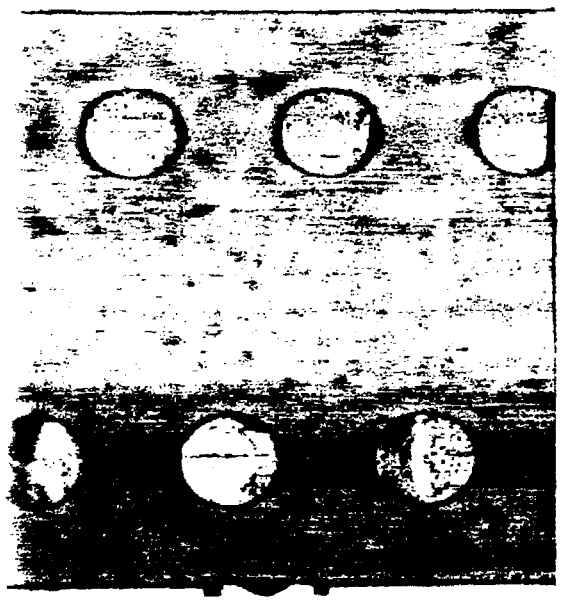
My Commission Expires: 5/24/97

PATRICIA NICHOLS NOTARY PUBLIC AT LARGE DAVIDSON CO., TENN.

96 MAY -7 PM 1:54
REGISTER
DAVIDSON COUNTY, TN.

0179607
IDENTIF. + REFERENCE





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10043 PG 229

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
117500.00
CON TX 434.75
PRFEE 1.00
WDEED 8.00
TOTAL 443.75
CHECK 443.75

05/07/96 01 13:56 0001 9219

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0179607
IDENTIF. ↑ REFERENCE

96 MAY -7 PM 1:54

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1037224