Box 1

WARRANTY DEED

THE PREPARER OF THIS DEED MAKES NO REPRESENTATION AS TO THE STATUS OF THE TITLE OF THE PROPERTY CONVEYED HEREIN.

LORI HOLLOWAY
NOTARY PUBLIC AT LARGE
RUTHERFORD COUNTY, TENNESSEE
MY COMMISSION EXPIRES 10-9-99

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 102,000.00

Latrecia C. Sanders-Osborne
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF May 19 96

Lori Holloway
Notary Public

MY COMMISSION EXPIRES: October 9, 1999
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Guaranty Title and Escrow Co., 2711 Murfreesboro Rd. #200, Antioch, TN 37013

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Latrecia C. Sanders-Osborne	Leader Federal Bank for Savings	150-11
(NAME)	(NAME)	
3517 Seasons Drive	P.O. Box 2926	238
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Memphis, TN 38101-2926	2DX-5963
(CITY) (STATE) (ZIP)	(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, Emmitt V. White and wife, Sandra White

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Latrecia C. Sanders-Osborne, 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: BOOK 10064 PG 505

Land in Davidson County, Tennessee, being Lot No. 349 on the Plan of Phase I, Somerset, (formerly Towne Village of the Country Section 6) of record in Plat Book 6900, Pages 690 and 691, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Emmitt V. White and wife, Sandra White by deed of record in Book 8199, Page 776, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

This instrument is executed on behalf of Emmitt V. White and wife Sandra White by Carolyn Adcock as their Attorney-In-Fact pursuant to recorded Power of Attorney of record in Book 10064, Page 504, in the Register's Office for Davidson County, Tennessee.

0186248
IDENTIF. & REFERENCE

96 MAY 29 PM 12:57
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

This is unimproved ( ) improved (XX) property, known as 3517 Seasons Drive, Antioch, TN 37013
(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 hands this 24th day of May 1996

Emmitt V. White Emmitt V. White
By: Carolyn Adcock
Carolyn Adcock, Attorney-in-fact

Sandra White Sandra White
By: Carolyn Adcock
Carolyn Adcock, Attorney-in-fact

DCTN01:WC

STATE OF TENNESSEE
COUNTY OF Davidson

BOOK 10064 PG 506

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Emmitt V. White and wife, Sandra White

the bargainor s, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Antioch, Tennessee, this 24th day of May 19 96.

Commission expires October 9, 1999

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

On this May 24, 1996 before me personally appeared Carolyn Adcock, the person who executed the foregoing instrument on behalf of Emmitt V. White and wife Sandra White, and acknowledged that she executed the same as the free act and deed of the said Emmitt V. White and wife Sandra White, through Power of Attorney granted her by the said Emmitt V. White and wife Sandra White.

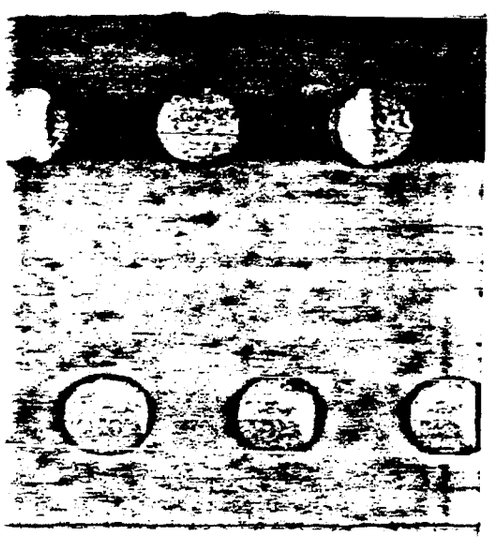
Commission Expires: _____

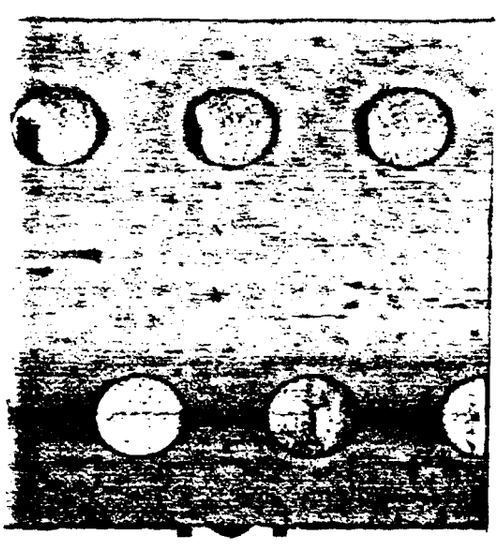
Notary Public: Lori Holloway

LORI HOLLOWAY
NOTARY PUBLIC AT LARGE
RUTHERFORD COUNTY, TENNESSEE
MY COMMISSION EXPIRES 10-9-99

5497 05/29 0101 03CHECK

386.40





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

RECEIVED OF _____

FOR _____

BOOK 10664 PG 507

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
				102000.00
				CON TX 377.40
				PRFEE 1.00
				WDEED 8.00
				TOTAL 386.40
				CHECK 386.40
05/29/96	01			13:00 0001 6497

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0186248 IDENTIF. # REFERENCE

96 MAY 29 PM 12:57

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1044407