Exhibit #3

WARRANTY DEED

BOOK 10092 PG 223

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 149,000.00

James Edward Roberson
Affiant

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

Notary Public

MY COMMISSION EXPIRES: 1/29/2000
(AFFIX SEAL)

ELIZABETH J. WEBB NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires:

THIS INSTRUMENT WAS PREPARED BY

Lassiter, Tidwell & Hildebrand, Attorneys at Law, P.O. Box 1369, Brentwood, TN 37024-1369

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
James Edward Roberson (NAME)	FT Mortgage Companies dba First (NAME)	
4024 Russellwood Drive (ADDRESS)	P. O. Box 613136 (ADDRESS)	132-01-0-130.00
Nashville, TN 37204 (CITY) (STATE) (ZIP)	Memphis, TN 38101 (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, Richard F. Locker and wife, Mary J. Locker

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO James Edward Roberson

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, TN, being Lot No. 77 on the Plan of Rolling Meadows, of record in Book 1424, Pages 98 & 99, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Richard F. Locker and wife, Mary J. Locker by deed from Steven B. Lester and wife, Kathy H. Lester of record in Book 7281, Page 421, Register's Office for Davidson County, TN.

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

Subject to all matters shown on the Plan of Record.

0194581
IDENTIFICATION REFERENCE

96 JUN 20 AM 8:48
DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (X) property, known as 4024 Russellwood Drive, Nashville, TN 37204
(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 19th day of June 19 96

Richard F. Locker

Mary J. Locker

BOOK 10092 PG 224

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Richard F. Locker and wife, Mary J. Locker

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 Brentwood, Tennessee, this 19th day of June 19 96.

Commission expires 1/29/2000

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 _____ 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_____.

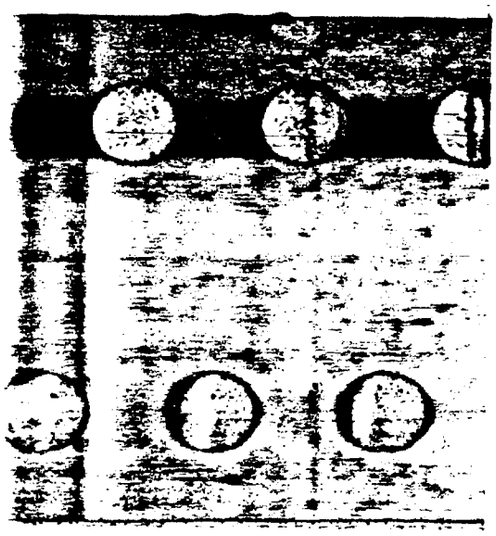
My commission expires _____

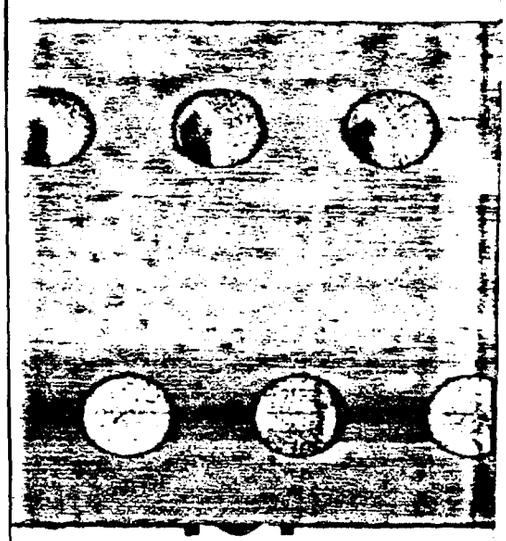
Notary Public

ELIZABETH J. SMITH NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires: 1/29/2000

5495 06/20 0101 03CHECK

560-30





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

RECEIVED OF _____

FOR _____

BOOK 10092 PG 225

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 149000.00
				CON TX 551.30
				PRFEE 1.00
				WDEED 8.00
				TOTAL 560.30
				CHECK 560.30
			06/20/96 01	08:50 0001 5495

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0194581
IDENTIF. # REFERENCE

96 JUN 20 AM 8:

FELIX Z. WILSON, II
DAVIDSON COUNTY

No. 1053289