FILE BOX 45

WARRANTY DEED

BOOK 10108 PG 470

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 177820.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF June 19 96

PATRICIA NICHOLS NOTARY PUBLIC

Notary Public

MY COMMISSION EXPIRES: 5/24/97
(AFFIX SEAL)

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 C. Vernon, II (NAME)	First Republic Mortgage Corp. (NAME)	76-9-A
812 Chandler Grove Drive (ADDRESS)	3310 West End Avenue, 4th Floor (ADDRESS)	5-CO
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	Nashville, TN 37203 (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, Zaring Homes, Inc.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO James C. Vernon, II and wife, Beth P. Vernon

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. 5 on the Plan of Chandler Grove, of record in Book 7900, Page 796; amended in Book 7900, Page 802, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Zaring Homes, Inc. by deed from Charles Duncan of record in Book 9735, Page 852, Register's Office for Davidson County, TN.

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

Subject to restrictions of record in Book 9840, Page 4; easement in Book 1104, Page 400, and all matters shown on the Plan of Record.

0199580

IDENTIFICATION

96 JUL -2 PM 2:48

REGISTER

unimproved ( )
This is improved (X) property, known as 812 Chandler Grove Drive, Hermitage, TN 37076
(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 my hand this 28th day of June 19 96

Zaring Homes, Inc.
By:

FILE BOX 45

ACKNOWLEDGMENT

STATE OF TENNESSEE

COUNTY OF Davidson

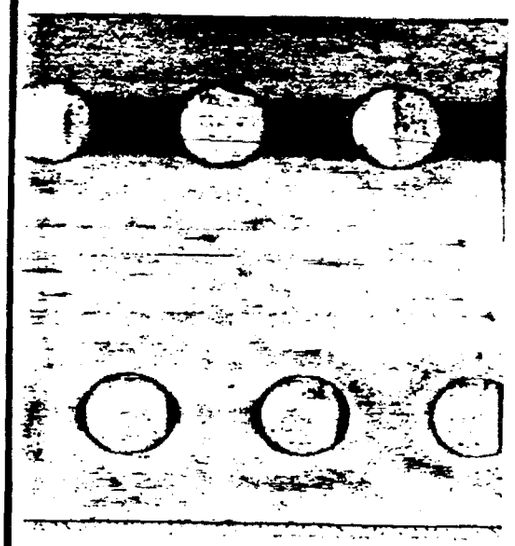
BOOK 10108 PG 471

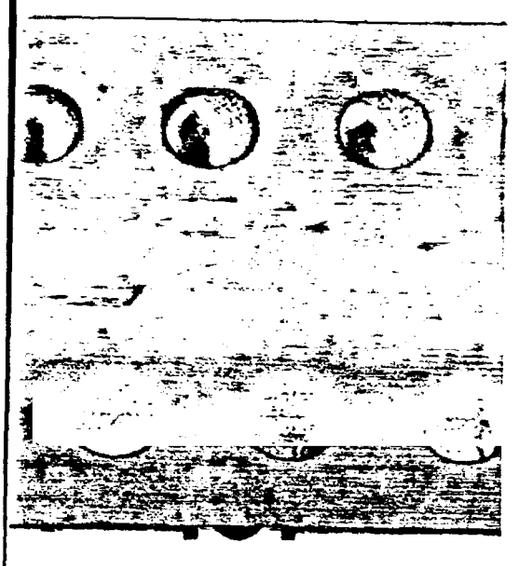
Personally appeared before me, the undersigned, a notary public in and for said county and state, the within named Richard J. Bell, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Nashville Regional President of Zaring Homes, Inc. and he is authorized by Zaring Homes, Inc. to execute this instrument on behalf of Zaring Homes, Inc..

Witness my hand and official seal at Brentwood, Davidson County, Tennessee, this 28th day of June, 1996.

Olbra Broadus
Notary Public

My commission expires: 9-21-96





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10108 PG 472

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
				177920.00
				CON TX 657.94
				PRFEE 1.00
				WDEED 8.00
				TOTAL 666.94
				CHECK 666.94
07/02/95	01			14:53 0001 0859

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0199580 IDENTIFICATION REFERENCE

95 JUL -2 PM 2:48

FELIX Z. WILSON, II
DAVIDSON CO. REGISTER
NASHVILLE, TN.

No. 1058591