Name & Address New Owner:

MARY E. PAYNE
221 Ellington Place, Unit 2
Madison, TN 37115

Send Tax Bills to:

The Mortgage Authority, Inc.
% Source One Mortgage Services Corp.
P. O. Box 9090
Farmington Hills, MI 48333-9090

Tax Map and Parcel Nos.
Map 051-10-B
Parcel 75

WARRANTY DEED

FOR AND IN CONSIDERATION of Ten and No/100--- ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee and other good and valuable consideration, the receipt of all of which is hereby acknowledged, **RICK WAYNE HARVEY AND WIFE, KAY ANNETTE HARVEY,** the Grantors, have bargained and sold and by these presents does hereby transfer and convey unto **MARY E. PAYNE, UNMARRIED,** hereinafter called the Grantee, her successors and assigns, a certain tract or parcel of land located in **DAVIDSON** County, Tennessee and being more particularly described in Exhibit "A" attached hereto and made a part hereof.

TO HAVE AND TO HOLD the said tract or parcel of land together with all and singular easements, appurtenances, heriditaments, estate, title and interest thereto belonging or in any way appertaining to the said Grantee, her successors and assigns in fee simple forever.

GRANTOR does hereby covenant with the said Grantee that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and that the same is unencumbered except for: All provisions of the Tennessee Horizontal Property Act as the same is set out in Section 64-2701 et seq, of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof; and is subject to the By-Laws for the administration thereof; also subject to easements, rights and interests in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established thereon; and also including, without limitation, all conditions, covenants, restrictions, options, burdens, assessments, and other undertakings contained in the Master Deed establishing a Horizontal Property Regime of Ellington Place Condominiums of record in Book 6984, Page 84, said Register's Office, and Restrictive Covenants of record in Book 6720, Page 332, said Register's Office.

GRANTORS do further covenant and bind themselves, their heirs, successors and representatives, to warrant and forever defend the title to the said land to the said Grantee, her successors and assigns against the lawful claims of all persons whomsoever.

Whenever 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 the 27th day of September, 1996.

Rick Wayne Harvey

Kay Annette Harvey

STATE TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Rick Wayne Harvey and wife, Kay Annette Harvey, the bargainors, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the foregoing instrument the purposes therein contained.

Witness my hand and official seal at Madison, Tennessee, this the 27th day of September, 1996.

Commission expires: 5/23/98

Notary Public

STATE OF TENNESSEE
DAVIDSON COUNTY

The actual consideration or value, whichever is greater, for this transfer is $64,000.00.

Affiant

Sworn to and subscribed before me
this the 27th day of September, 1996.

Notary Public

My Commission expires: 5/23/98

THIS INSTRUMENT PREPARED BY:
DEANIE L. GREGORY, ATTORNEY
GREATER NASHVILLE TITLE & CLOSING CO.
223 Madison Street, S. 102
Madison, Tn 37115

Mail

EXHIBIT "A"

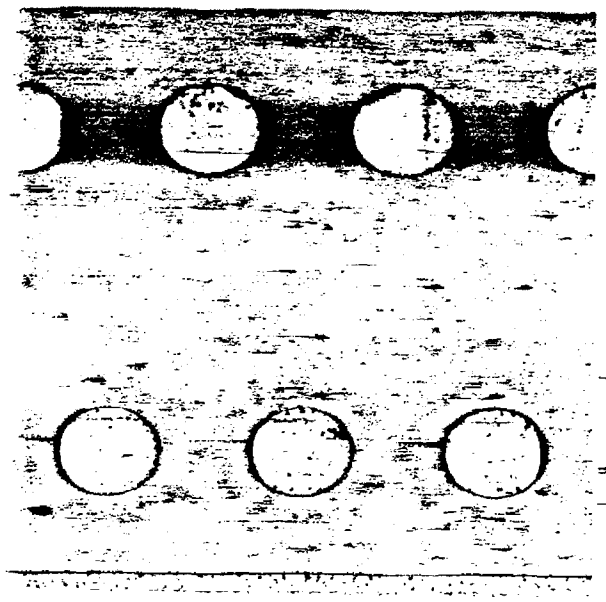
LAND in Davidson County, Tennessee, being Unit No. 221, Ellington Place Condominiums, created under Chapter 27, Title 64, of the Tennessee Code Annotated, and as established in and described by the Master Deed establishing a Horizontal Property Regime, said Master Deed being of record in Book 6984, Page 84, Register's Office for Davidson County, Tennessee, together with an undivided interest in and to the general and or restricted common areas and facilities of Ellington Place Condominiums, as said areas are set forth and defined in said Master Deed. The Plan of Ellington Place Condominiums is set forth as Exhibit "C" of said Master Deed and reference to such Plan is here made for a complete description thereof.

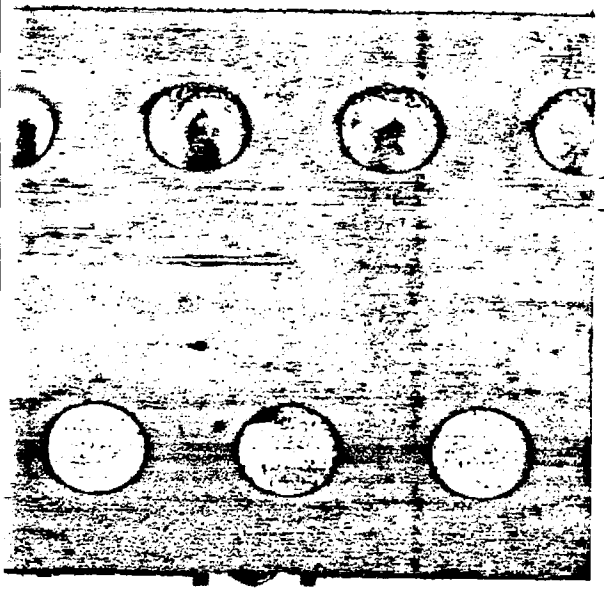
Being the same property conveyed to Rick Wayne Harvey and wife, Kay Annette Harvey, by Cash Deed for Tennessee from Henry G. Cisneros, Secretary of Housing and Urban Development, of Washington, D.C., of record in Book 8877, Page 632, Register's Office for Davidson County, Tennessee.

Unit 2

THIS IS IMPROVED PROPERTY KNOWN AS/ 221 ELLINGTON PLACE, MADISON, TENNESSEE, 37115.

0231099
IDENTIFICATION REFERENCE
96 OCT -1 AM 9:08
DAVIDSON COUNTY TN
4667 10/01 0101 03CHECK 249.80





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10208 PG 705

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	64000.00
			CON TX	236.80
			PRFEE	1.00
			WDEED	12.00
			TOTAL	249.30
			CHECK	249.80

10/01/96 01 09:10 0001 4667

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02310099

IDENTIF. & REFERENCE

96 OCT -1 AM 9:08

REGISTER

DAVIDSON COUNTY, TN.

№ 1071757

No.