STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $95,500.00.

Christine M Kristufek
Affiant

My Commission Expires: 4/15/2000

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 4TH DAY OF OCTOBER, 1996.

Notary Public

(AFFIX SEAL)

BOOK 10222 PG 297

WARRANTY DEED

THIS INSTRUMENT PREPARED BY:
Madison Title Company
101 Shepherd Hills Drive
Madison, Tennessee 37115

ADDRESS NEW OWNER(S):	SEND TAX BILLS TO:	MAP & PARCEL NOS.
Christine M. Kristufek 1526B Lewis Road Madison, TN 37115	Collateral Mortgage, Ltd 1900 Crestwood Blvd. Birmingham, Al 35210	51-10A-125

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00) cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged,

We, **DORIS A. WILLIS and JOAN D. HOWARD, as Joint Tenants with right of survivorship**, (the "Grantors") have this day bargained and sold, and do hereby transfer and convey unto the said **CHRISTINE M. KRISTUFEK, unmarried**, (the "Grantees"), her successors and assigns, certain real estate located in Davidson County, Tennessee, described as follows, to-wit:

A Planned Unit Development located in Davidson County, Tennessee, being Unit 1526-B on the Plan of Oakland Trace PUD, of record in Book 6250, page 906, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete description.

Being the same property conveyed to Doris A. Willis and Joan D. Howard, as Joint Tenants with right of survivorship, by deed from Julia Gorenflo, now being Julia Gorenflo Runion, of record in Book 7759, page 376, re-recorded in Book 7760, page 478, Register's Office, Davidson County, Tennessee.

This instrument is executed on behalf of Joan D. Howard by Doris A. Willis as her Attorney-in-Fact pursuant to the power and authority vested in her by instrument recorded simultaneously herewith.

This is improved property known as 1526B Lewis Road, Madison, Tn 37115

TO HAVE AND TO HOLD said real estate, with the appurtenance, estate, title and interest thereto belonging, to the Grantees, her successors, heirs and assigns forever, we covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and the same is unencumbered, except as stated herein.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Grantees, her successors, heirs and assigns, against the lawful claims of all persons.

Whenever used, the singular 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 the 4th day of October, 1996.

BOOK 10222 PG 298

Doris A. Willis
DORIS A. WILLIS

Joan D. Howard
JOAN D. HOWARD
By: Doris A. Willis, as
Attorney-in-Fact

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County, and State, DORIS A. WILLIS, the within named bargainor, with whom I am personally acquainted and who acknowledged that her executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal this the 4th day of October, 1996.

Diane M. Cathey
NOTARY PUBLIC

My Commission Expires: 4/15/2000

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Doris A. Willis, with whom I am personally acquainted and who acknowledged that she executed the within instrument on behalf of Joan D. Howard, as her Attorney-in-Fact, as the free act and deed of the within named Joan D. Howard.

Witness my hand and official seal this 4th day of October, 1996.

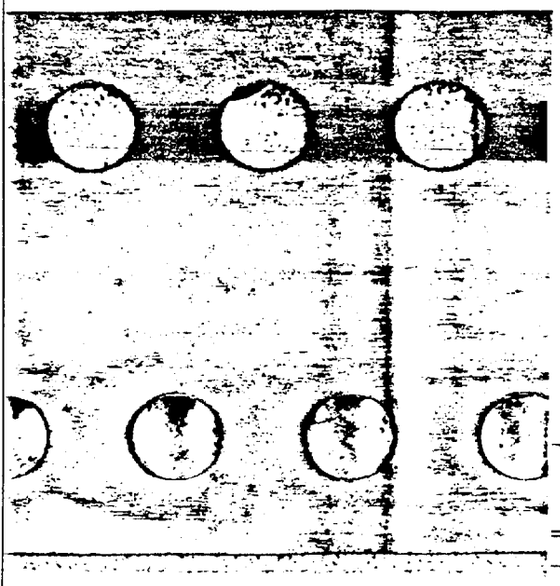
Diane M. Cathey
NOTARY PUBLIC

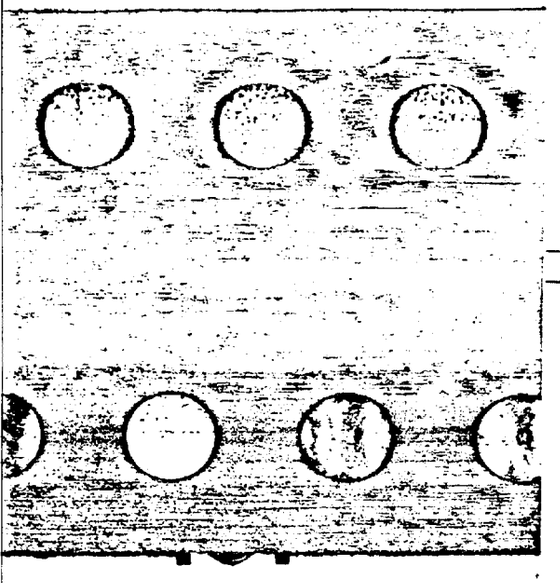
My Commission Expires: 4/15/2000

0234939
IDENTIF. & REFERENCE

96 OCT 10 PM 2:14
FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

8770 10/10 0101 03CHECK 362.35





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10222 PG 299

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 95500.00
				CON TX 353.35
				PRFEE 1.00
				WDEED 8.00
				TOTAL 362.35
				CHECK 362.35
10/10/96	01			14:17 0001 8770

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0234939
IDENTIF. # REFERENCE

96 OCT 10 PM 2:14
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

№ 1075821

No [redacted]