THIS INSTRUMENT WAS PREPARED BY
Bankers Title & Escrow Corp.
3310 West End Avenue, Suite 410
Nashville, Tennessee 37203

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 61,500.00
Zhanna Shvarts
Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF October 19 96
NOTARY PUBLIC AT LARGE
Notary Public
MY COMMISSION EXPIRES November 20, 1996
(AFFIX SEAL)

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Zhanna Shvarts (NAME)	Countrywide Funding Corporation (NAME)	MAP 128-13A
144 Westfield Drive (ADDRESS)	155 North Lake Avenue (ADDRESS)	PARCEL 144CO
Nashville, Tennessee 37221 (CITY) (STATE) (ZIP)	Pasadena, CA 91109 (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, Sarah Jane Garrard, an unmarried person

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Zhanna Shvarts and Paul G. Zeppelin

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, Tennessee, being Apartment Unit No. 144 of Westfield Condominiums created under Title 66, Section 27-101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed of record in Book 6678, page 771, and amended in Book 6736, page 110 and further amended in Book 6801, page 962, Book 6831, page 982 and Book 7271, page 256, said Register's Office, together with the undivided percentage interest in the Common Elements appurtenant to said Unit and as set forth in Exhibit "C" of said Master Deed. Reference is hereby made to the plan of Fisrt Revision, The Hamlet (now known as The Westfield Condominiums), of record in Book 6250, page 748 and to the plat of Westfield Condominiums set forth as Exhibit "D" of said Amendment to the Master Deed of record in Book 6831, page 982, said Register's Office, for a more complete identification and description to said Unit.

Being the same property conveyed to Sarah Jane Garrard, by deed from James Ridley and wife, Brenda Ridley, of record in Book 8529, page 1, said Register's Office.

It is understood and agreed that part of the consideration for the transfer of this property is the agreement of the Grantee to assume the unpaid balance of a note secured by a first mortgage Deed of Trust to Countrywide Funding Corporation, of record in Book 9932, page 745, assigned in Book 9932, page 754, re-recorded in Book 9950, page 622, Register's Office for Davidson County, Tennessee, an also that the account in connection with the aforesaid Deed of Trust is hereby transferred to the said Grantee.

unimproved ( )
This is improved (X) property, known as 144 Westfield Drive, Nashville, Tennessee 37221
(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 31st day of October, 19 96

Sarah Jane Garrard

Sarah Jane Garrard

STATE OF TENNESSEE

BOOK 10246 PG 174

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Sarah Jane Garrard, an unmarried person

the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 31st day of October, 19 96.

My Commission expires: November 20, 1996

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

IDENTIF. & REFERENCE

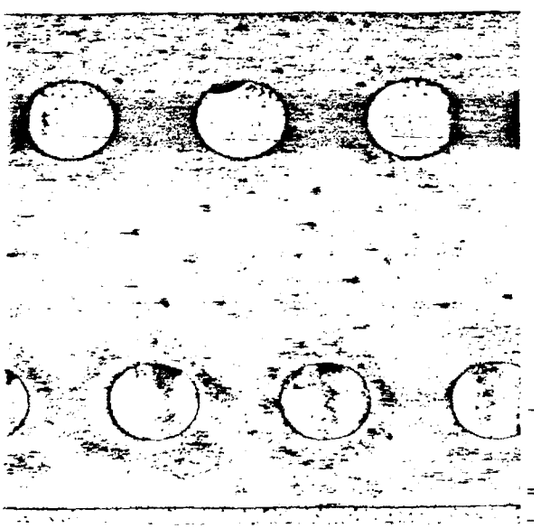
96 NOV -1 PM 1:48

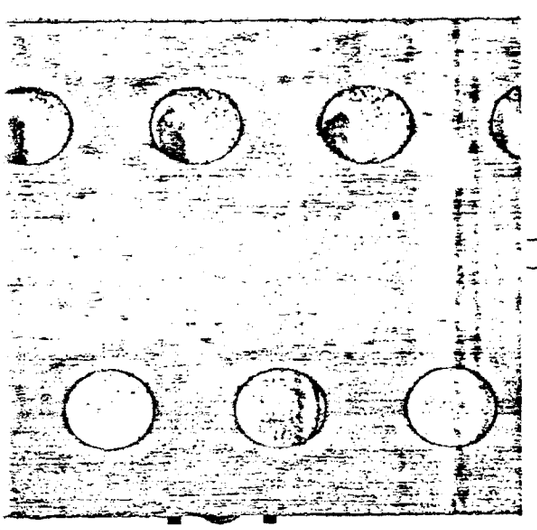
FILED & RECORDED IN REGISTER DAVIDSON COUNTY, TN.

0242522

6945 11/01 0101 03CHECK

236.55





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

RECEIVED OF _____

FOR _____

BOOK 10246 PG 175

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
			CHMT	~~81500.00~~
			CON TX	227.55
			PRFEE	1.00
			WDEED	8.00
			TOTAL	236.55
			CHECK	236.55
11/01/96	01		13:51 0001	6945

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02425220
Identify Reference
96 NOV. 1 PM 1:48
Felix Z. Wilson II
Register
Dav. Co. Tn.

No. 1083883