WARRANTY DEED

STEVEN G. WATERS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires SEPT. 23, 2000

STATE OF TENNESSEE
COUNTY OF ROBERTSON

BOOK 10249 PG 272

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 97,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF October, 19 96

Notary Public

MY COMMISSION EXPIRES: _____
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Steven G. Waters, Attorney, 1000 Northchase Drive, Suite 100, Goodlettsville, Tennessee 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Buford A. Beard (NAME)	America's Wholesale Lender (NAME)	008-164.00
7597 Bidwell Road (ADDRESS)	155 North Lake Avenue (ADDRESS)	14D 52055
Joelton, Tennessee 37080 (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, Mitchell Gene Mann and wife, Carlotta D. Mann

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Buford A. Beard, a single person

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 a tract shown on the Plan of Fitzgerald Subdivision, Section 2, of record in Book 6050, page 91, Register's Office for Davidson County, Tennessee, and being more particularly described according to a survey made by John B. Kohl, III, Tennessee License No. 100, dated February 14, 1992, as follows:

Beginning at a concrete monument in the westerly margin of Bidwell Road, said point being the northeast corner of the property conveyed to Jerrry James Dobbs and wife, Shirley F. Dobbs, from C. W. Fitzgerald and wife, Laura M. Fitzgerald, by deed of record in Book 4842, page 150, Register's Office for Davidson County, Tennessee; thence with Dobbs northerly boundary, North 71 deg. 23 min. 53 sec. West 1092.69 feet to an iron pin; thence North 40 deg. 42 min. 43 sec. East 87.67 feet to an iron pin; thence South 75 deg. 56 min. 42 sec. East 1046.86 feet to a concrete monument in the westerly margin of Bidwell Road; thence with the westerly margin of Bidwell Road, South 12 deg. 59 min. 40 sec. West 165.0 feet to the point of beginning, containing 3.0 acres, more or less.

Being the same property conveyed to Mitchell Gene Mann by deed from George Steven Butterworth and wife, Daryla Butterworth of record in Book 7353, page 221, Register's Office, Davidson County, Tennessee.

Carlotta D. Mann herein joins to convey any and all right and interest her may have; especially she marital rights.

The legal description contained herein is the same as in the previous deed of record.

unimproved ( )
This is improved (X) property, known as 7597 Bidwell Road, Joelton, Tennessee 37080
(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 31st day of October, 19 96

Mitchell Gene Mann

Mitchell Gene Mann

Carlotta D. Mann

Carlotta D. Mann

BOOK 10249 PG 273

STATE OF TENNESSEE
COUNTY OF ROBERTSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Mitchell Gene Mann and wife, Charlotta D. Mann

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 Springfield, Tennessee, this 31st day of October, 19 96.

Commission expires _____

STEVEN G. WATERS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires SEPT. 23, 2000

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 _____

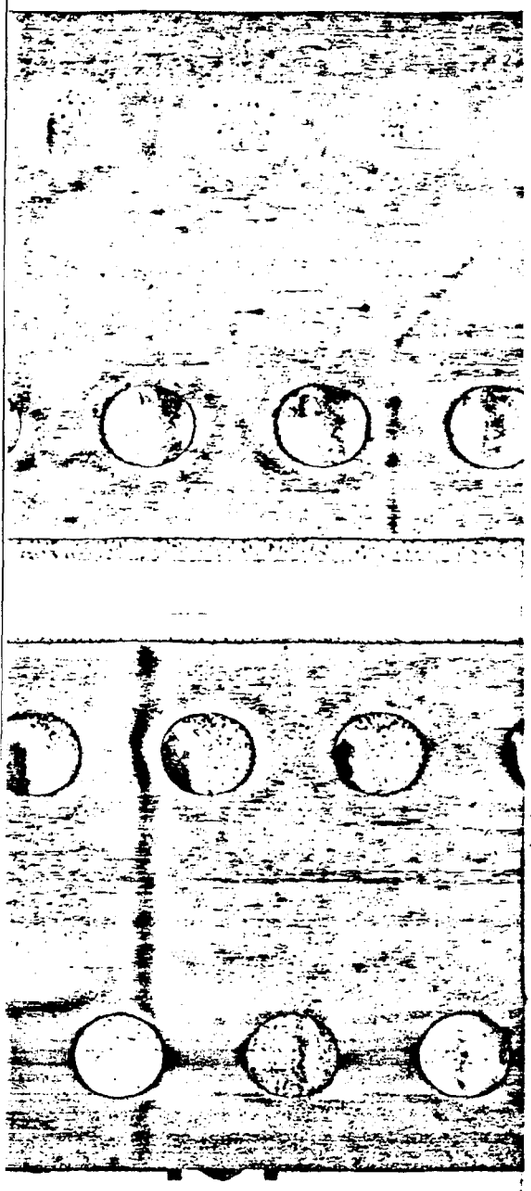
_____
Notary Public

IDENTIF. ↑ REFERENCE 0243438

96 NOV -5 AM 8:08
FELIX A. BELL, REGISTER
DAVIDSON COUNTY, TN.

7900 11/05 0101 03CHECK

369.75



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____ BOOK 10249 PG 274

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 97500.00
				CON TX 360.75
				PRFEE 1.00
				WDEED 8.00
				TOTAL 369.75
				CHECK 369.75
			11/05/96 01	08:09 0001 7900

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

96 NOV -5 AM 8:08

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

0243438
IDENTIF. ↑ REFERENCE

No. 1084828