File Box 9-B
First Title and Escrow Company, Inc.

WARRANTY DEED

THIS INSTRUMENT PREPARED BY

George E. Mudter, Jr., Atty.
229 Ward Circle, Suite C-11
Brentwood, Tennessee 37027

BOOK 10250 PG 57

#14212

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
TOUFIC FAKHOURY	SUNTRUST BANK NASHVILLE, N.A.	160-11
(NAME)	(NAME)	
5621 Hearthstone Lane	P.O. Box 305110	50
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Brentwood, Tennessee 37027	Nashville, Tennessee 37230-5110	6DU81864
(CITY) (STATE) (P. O. ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN 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, JOE E. PENNEL, JR. AND WIFE, JANENE D. PENNEL

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO TOUFIC FAKHOURY AND WIFE, DANIA FAKHOURY

HEREINAFTER CALLED THE GRANTEES, THEIR SUCCESSORS, 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 Lot No. 24 on the Plan of Phase 7 Hearthstone, as of record in Plat Book 6250, page 935, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Joe E. Pennel, Jr. and wife, Janene D. Pennel by deed from W. Lamar Bullard and wife, Hazel M. Bullard of record in Book 7883, page 611, said Register's Office.

This conveyance is made subject to: (1) 1996 Taxes, which have been prorated and paid by the Grantor; (2) Restrictions of record in Book 6884, page 253; and (3) All matters appearing on the Plan of record in Plat Book 6250, page 935, said Register's Office.

0243669
IDENTIF. & REFERENCE

96 NOV -5 AM 10:21
DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (XX) property, known as 5621 Hearthstone Lane, Brentwood, Tennessee 37027

TO HAVE AND TO HOLD the said tract or parcel of land, with the apurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors, 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, successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their successors, 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.

In witness whereof, the GRANTORS have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officer) on this 30th day of October, 96

Joe E Pennel Jr by Melanie Janene Arnold
JOE E. PENNEL, JR.
BY: MELANIE JANENE ARNOLD, ATTORNEY-IN-FACT
BY POWER OF ATTORNEY RECORDED
SIMULTANEOUSLY HEREWITH

Janene D. Pennel by Melanie Janene Arnold
JANENE D. PENNEL
BY: MELANIE JANENE ARNOLD, ATTORNEY-IN-FACT
BY POWER OF ATTORNEY RECORDED
SIMULTANEOUSLY HEREWITH

STATE OF TENNESSEE
COUNTY OF _____

BOOK 10250 PG 58

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____

_____

with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand at office, this _____ day of _____, 19 _____.

My commission expires _____ Notary Public _____

STATE OF _____
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____

_____

with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ of _____ the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand at Office, this _____ day of _____, 19____.

My commission expires _____ Notary Public _____

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, MELANIE JANENE ARNOLD, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Attorney-In-Fact for the said JOE E. PENNEL, JR. AND WIFE, JANENE D. PENNEL, and is authorized by the said JOE E. PENNEL, JR. AND WIFE, JANENE D. PENNEL to execute this instrument on their behalf.

Witness my hand, at Office, this 30th day of October, 1996.

NOTARY PUBLIC

My Commission Expires: 9/23/2000

STATE OF TENNESSEE
COUNTY OF Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 240,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF October 19 96

MY COMMISSION EXPIRES: 9/23/2000 (AFFIX SEAL)

Notary Public

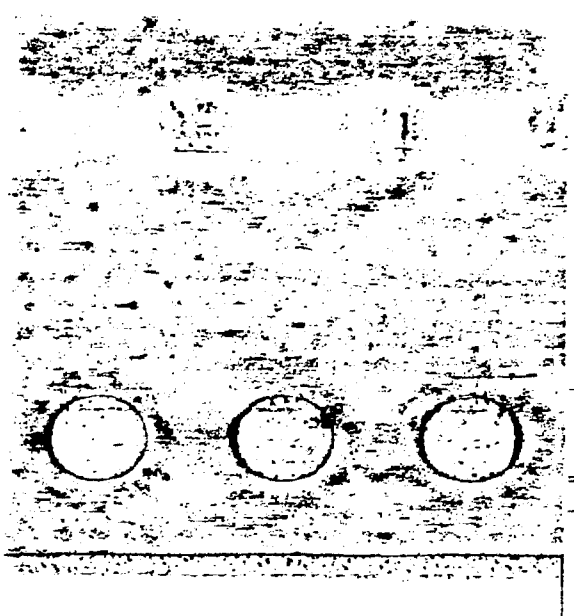
WARRANTY DEED

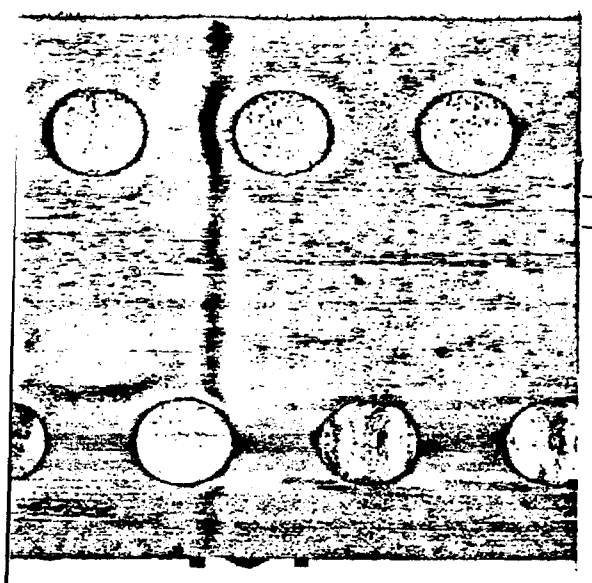
FROM JOE E. PENNEL, JR. AND WIFE, JANENE D. PENNEL

TO TOUFIC FAKHOURY AND WIFE, DANIA FAKHOURY

8163 11/05 0101 DSCHECK 89.00

PLEASE RETURN TO:
First Title & Escrow Company, Inc.
Suite 11C The Paddock
229 Ward Circle
P.O. Box 926
BRENTWOOD, TENNESSEE 37024-0926





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____ BOOK 10250 PG 59

FOR _____

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	240000.00
			CON TX	888.00
			PRFEE	1.00
			WDEED	8.00
			TOTAL	897.00
			CHECK	897.00

11/05/96 01 10:23 0001 8163

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02436669

IDENTIF. # REFERENCE

96 NOV -5 AM 10: 2

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 1085090