10/30 '96 11:27 ID: [illegible] PAGE 02

BOOK 10252 PG 507

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 87,000.00

Affiant

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

Notary Public

MY COMMISSION EXPIRES: May 28, 2000
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY:
Linda S. Harris, Attorney, 5400 Maryland Way, Suite 101, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Keith David Covert (NAME)	Franklin American Mortgage (NAME)	162-11
561 Janice Drive (ADDRESS)	214 Overlook Ct., Ste. 150 (ADDRESS)	4
Antioch, Tennessee 37013 (CITY) (STATE) (ZIP)	Brentwood, TN 37027 (CITY) (STATE) (ZIP)	5DU 76961

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, ~~Janice~~ Jamie D. Williams

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Keith David Covert and wife, Leslie N. Covert

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:

Being Lot No. 82 on the Plan of Whittemore Valley, Section III, as of record in Plat Book 6250, page 550, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Janice D. Williams by deed from Scott Michael Williams of record in Book _____, page _____, Register's Office for Davidson County, Tennessee. And also from Stuart E. Nicholson and wife, Jean H. Nicholson of record in Book 8488, page 434, said Register's Office.

Subject to restrictions of record in Book 6243, page 80, said Register's Office.

This conveyance is subject to any and all existing easements of record.

0244342
IDENTIF. ↑ REFERENCE

96 NOV -7 AM 8:09
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

This is improved (X) unimproved ( ) property known as 561 Janice Drive, Antioch, Tennessee 37013
(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

~~Janice~~ Jamie D. Williams

STATE OF TENNESSEE
COUNTY OF DAVIDSON

BOOK 10252 PG 508

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Jamie D. Williams

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 Brentwood, Tennessee, this 1st day of October 19 96.

Commission expires May 28, 2000

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 _____.

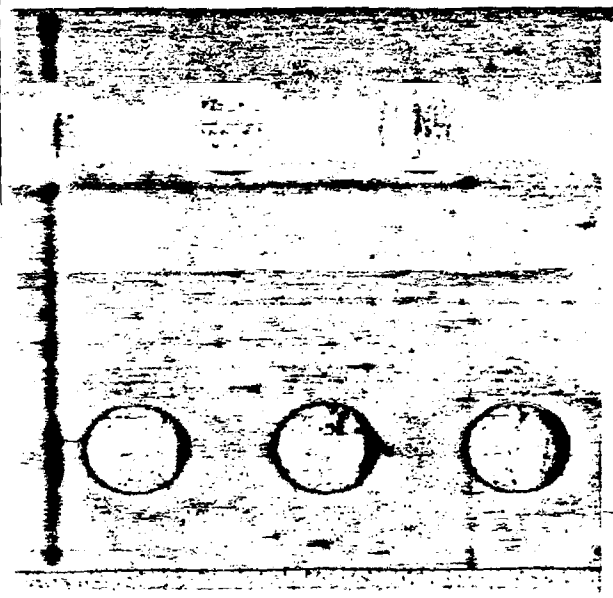
Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____ .

My commission expires _____

Notary Public

9904 11/07 2101 03CHECK

334.23



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

RECEIVED OF _____

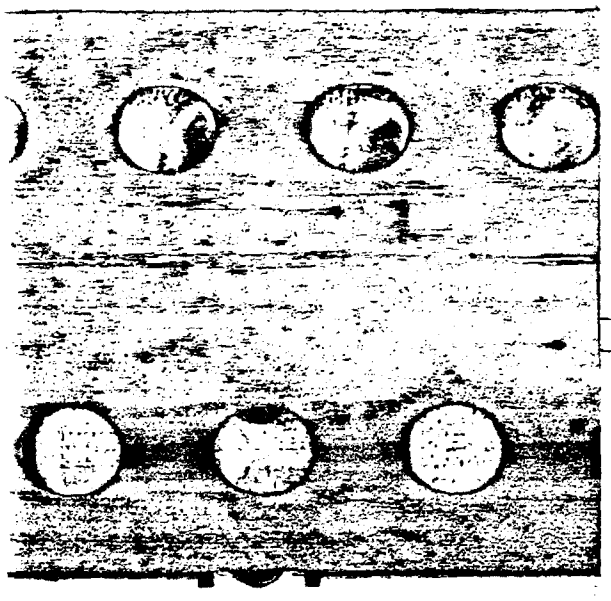
FOR _____

BOOK 10252 PG 509

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	3720.00
			CON TX	325.23
			PRFEE	1.00
			WDEED	8.00
			TOTAL	334.23
			CHECK	334.23

11/07/96 01 08:10 0001 8904



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0244342
IDENTIF. ↑ REFERENCE

96 NOV -7 AM 8:09
FELIX Z. WILSON REGISTER
DAVIDSON CO. TN.

No. 1085823