Box 17

BOOK 10312 PG 226

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 123,400.00

Jeffery K. Thomas
Affiant

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

Laura A. Beasley
Notary Public

MY COMMISSION EXPIRES: 11/22/97
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Coomer and Jenkins, Suite 230, 392 Harding Place, Nashville, TN 37211

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Jeffery K. Thomas (NAME)	Franklin American Mortgage (NAME)	MAP 176-1
3848 Round Rock Drive (ADDRESS)	214 Overlook Court, Suite 150 (ADDRESS)	PARCEL 17
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Brentwood, TN 37027 (CITY) (STATE) (ZIP)	2D 77277

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 W. L. Bainbridge, Inc., a TN corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Jeffery K. Thomas and wife, Angela K. Thomas

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 Lot No. 103 on the Final Plat of Hickory Woods, Section A, of record in Book 6900, page 511, and as corrected in Book 7582, page 167, Register's Office for said County, to which reference is hereby made for a more complete and accurate legal description.

Being part of the same property conveyed to W. L. Bainbridge, Inc. by deed from T & T partners I, a Texas general partnership, of record in Book 10171, page 71, Register's Office for Davidson County, TN.

Subject to restrictions of record in Book 7422, page 235; Book 7422, page 301 superceded and amended in Book 7857, page 94; re-recorded in Book 7876, page 75; as corrected in Book 9616, page 470 and amended and restated of record in Book 9678, page 187, said Register's Office.

Subject to By-Laws for Hickory Woods Estates of record in Book 7422, page 273; Book 7932, page 648 and amended and restated of record in Book 9678, page 213, said Register's Office.

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

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

This is improved (X) unimproved ( ) property, known as 3848 Round Rock Drive, Antioch, TN 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 December 19 96

W. L. Bainbridge, Inc.
By: W. L. Bainbridge
W. L. Bainbridge, President

STATE OF TENNESSEE
COUNTY OF

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

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

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared W. L. Bainbridge and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the President and _____ respectively of the W. L. Bainbridge, Inc. the within named bargainor, and corporation, and that he as such President 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 W. L. Bainbridge as such President, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Nashville, TN 37211 on this the 31st day of December 1996.

My commission expires [illegible]97

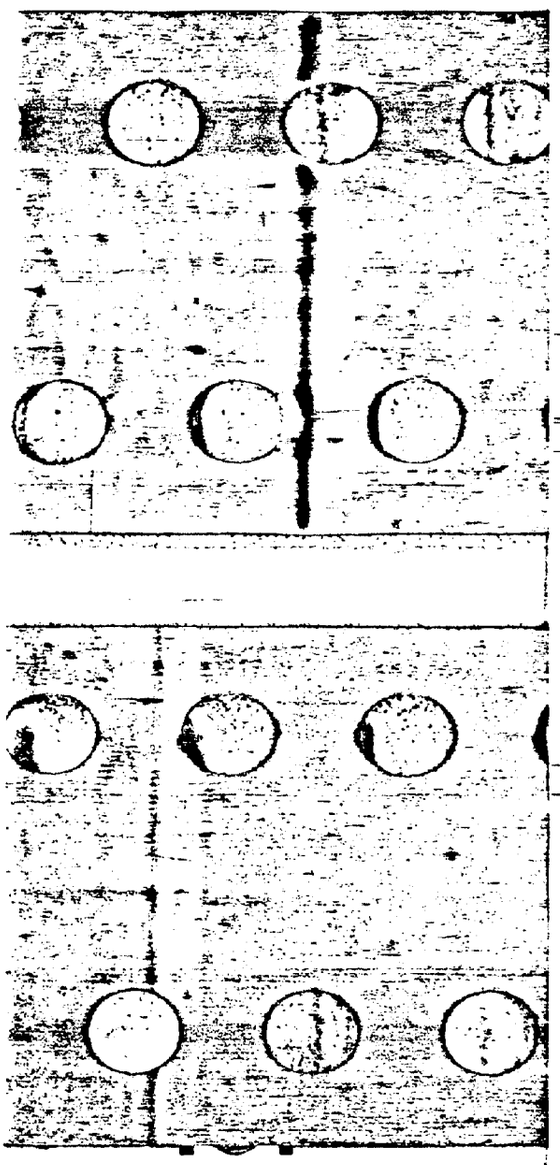
NOTARY PUBLIC AT LARGE

Laura A. Beasley
Notary Public

2462 01/06 0101 03CHECK 465.58

026 1932
IDENTIFICATION REFERENCE

97 JAN -6 PM 2:21
FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.



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

RECEIVED OF _____

FOR _____

BOOK 10312 PG 228

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED
CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE
MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	CAMT	TOTAL PAID
					123400.00
				CON TX	456.58
				PRFEE	1.00
				WDEED	8.00
				TOTAL	465.58
				CHECK	465.58
01/06/97		01		14:22 0001	2462

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0261932
IDENTIFICATION REFERENCE

97 JAN -6 PM 2:21
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 1105003