This Instrument Prepared By:
HAROLD REEVES, ATTORNEY P.C.
640 Spence Lane, Suite 218
Nashville, TN 37217
(615) 361-6679

File Box 24

ADDRESS NEW OWNER:
Justine C. McCoy
600 Fatherland Street
Nashville TN 37206

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
American Home Funding
3855 Gaskins Road
Richmond, Virginia 23233

MAP AND PARCEL:
MAP 119-6
PARCEL 324
6DA-14407

WARRANTY DEED

BOOK 10315 PG 445

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, I, Gerald Lynn Spencer, married hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Justine C. McCoy, hereinafter called the Grantee, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

BEING Lot No. 12, on the Plan of Rosewood Estates, Section Three, of record in Plat Book 5210, Page 1, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Gerald Lynn Spencer, by deed from Stephen O. Demler of record in Book 6093, Page 229, Register's Office for Davidson County, Tennessee.

This is the same description as in previous deed of record.

Grantee(s) hereby assumes and agrees to pay the unpaid balance on the existing mortgage held by American Home Funding of record in Book 6093, Page 232, said Register's Office, the debt secured thereby and also hereby assumes the obligations under the terms of the instruments creating the loan. The escrow account to be transferred to Grantee(s).

Bonnie Spencer joins in the execution of this instrument to convey whatever interest she may have, especially marital rights.

This Property is conveyed "AS IS, WHERE IS" and is subject to any and all easements of record.

This is improved property known as 28 A&B Lutie Street, Nashville, TN 37211.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Justine C. McCoy, her heirs and assigns, forever; and I, Gerald Lynn Spencer and wife, Bonnie Spencer do covenant with the said Grantee that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it; 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 Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this the 30 day of January, 1997.

BOOK 10315 PG 446

Gerald Lynn Spencer

Bonnie Spencer

STATE OF VIRGINIA)
COUNTY OF [illegible]

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Gerald Lynn Spencer AND Bonnie Spencer the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within Quitclaim Deed for the purposes therein contained. Witness my hand and official seal at Richmond, Virginia, this the 30 day of January, 1997.

NOTARY PUBLIC

My Commission Expires:

3/22/99

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $ 52,704.24

AFFIANT

Subscribed and sworn to before me this 30 day of January, 1997.

NOTARY PUBLIC

My Commission Expires: 3/22/97

FLOYD NOTARY PUBLIC AT LARGE

0262708

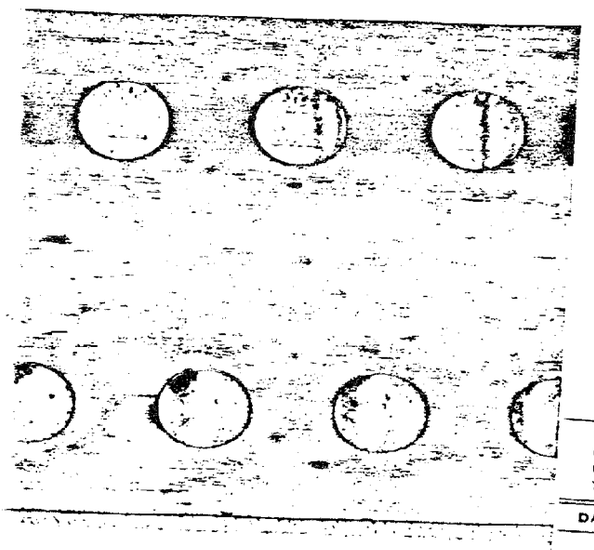
IDENTIFICATION REFERENCE

97 JAN -9 AM 9:30

DAVIDSON COUNTY, TN.

3345 01/09 0101 03CHECK 204.01

RECORDER'S MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
THIS DOCUMENT WAS UNSATISFACTORY WHEN RECEIVED



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

RECEIVED OF _____

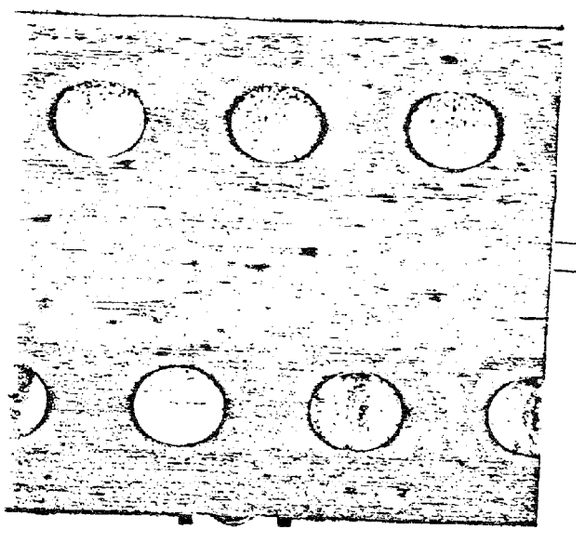
FOR _____

BOOK 10315 PG 447

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	TOTAL PAID
			MAMT	52704.24
			ERR	CO
			MAMT	52704.24-
			CAMT	52704.24
			CON TX	195.01
			PRFEE	1.00
			WDEED	8.00
			TOTAL	204.01
			CHECK	204.01
--		01/09/97	01	09:29 0001 3345

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0262788
IDENTIFICATION REFERENCE

97 JAN -9 AM 9:30
DAVIDSON COUNTY, TN

No. 1105872