Box 52

WARRANTY DEED

BOOK 10316 PG 186

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 65,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 8th DAY OF January 19 97

Notary Public

MY COMMISSION EXPIRES: 1/12/97
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Lehman Land Title, Inc., 5211 Maryland Way, Suite 1060, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Kathy L. Pennington (NAME)	SouthTrust Mortgage Corporation (NAME)	148-14-279
4020 Shufeld Court (ADDRESS)	100 Brookwood Place, Suite 300 (ADDRESS)	
Antioch, Tennessee 37013 (CITY) (STATE) (ZIP)	Birmingham, AL 35209 (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, Connie Cain and husband, Joseph G. Cain

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Kathy L. Pennington

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:

Lot in Davidson County, Tennessee, being Lot No. 17-A on the zone lot division of Lot No. 17 of the Plan of Colewood Acres, Section V, of record in Book 5200, Page 303, as amended in Book 6250, Page 618, Register's Office for Davidson County, Tennessee to which plan reference is made for a more complete description.

Being that same property conveyed to Connie Cain by deed from Jack Kemp, Secretary of Housing and Urban Development, of Washington, D.C. of record in Book 8766, page 900, said Register's Office and by Warranty Deed being corrected and rerecorded simultaneously herewith.

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.

Joseph G. Cain, husband of Connie Cain, joins into this conveyance for the express purpose of relinquishing all marital interests, if any, which he may have in and to the subject property.

unimproved ( )
This is improved (X) property, known as 4020 Shufeld Court, 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 8th day of January 19 97

Connie Cain

Joseph G. Cain

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Connie Cain and Joseph G. Cain

the bargainor $, 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 Franklin, Tennessee, this 8th day of January, 1997

Commission expires 2/16/99

Notary Public

STATE OF TENNESSEE
COUNTY OF

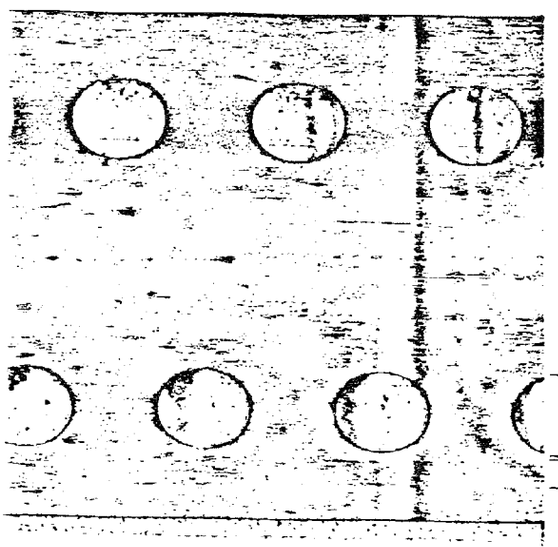
Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ 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 _____.

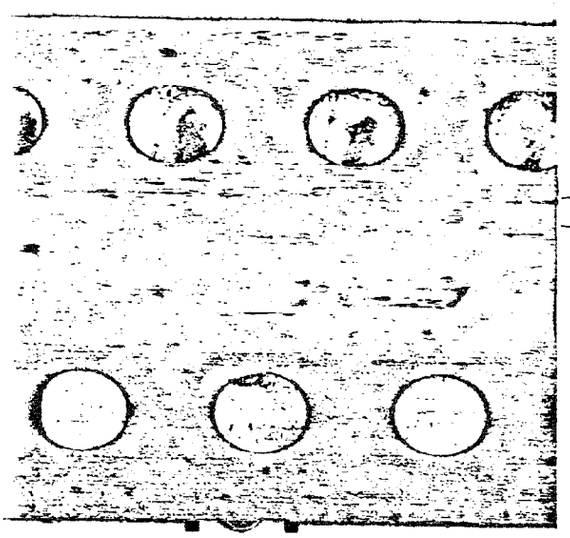
Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

Notary Public

0263033
IDENTIFICATION
97 JAN 10 AM 8:11
DAVIDSON COUNTY, TN.
3616 01/10 0101 03CHECK 249.50





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

RECEIVED OF _____

FOR _____

BOOK 10316 PG 188

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 65000.00
				CON TX 240.50
				PRFEE 1.00
				WDEED 8.00
				TOTAL 249.50
				CHECK 249.50
01/10/97	01			08:11 0001 3616

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0263033
IDENTIFICATION REFERENCE

97 JAN 10 AM 8:

DAVIDSON COUNTY, TN

No. 1106140