THIS INSTRUMENT WAS PREPARED BY
Bankers Title & Escrow Corp.
3310 West End Avenue, Suite 410
Nashville, Tennessee 37203

PHILLIP G. HOPPER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 22, 1997

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 197,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th DAY OF January 19 97

Notary Public

MY COMMISSION EXPIRES: (AFFIX SEAL)

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Chris Coutras (NAME)	First Trust Mortgage (NAME)	160-12-191
1005 Manor Court (ADDRESS)	6525 Quail Hollow P.D (ADDRESS)	
Brentwood, Tennessee 37027 (CITY) (STATE) (ZIP)	Memphis TN 38120 (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, Debbie Michelle Scott Gaddy

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Chris Coutras and wife, Tess Coutras

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. 226 on the Plan of Revised Phase 6, Hearthstone, as of record in Book 6250, page 994 and revised in Book 6900, pages 254 - 255, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description of said lot.

BEING the same property conveyed to Debbie Michelle Scott Gaddy, by deed of record in Book 10019, page 29, Register's Office for Davidson County, Tennessee.

0265604
IDENTIF. ↑ REFERENCE

MAIL ENV.
97 JAN 21 PM 1:39
RELIX ... REGISTER
DAVIDSON COUNTY, TN.

BOOK 10324 PG 782

unimproved ( )
This is improved (X) property, known as 1005 Manor Court, Brentwood, Tennessee 37027
(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 unincumbered, 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 15th day of January 19 97

Debbie Michelle Scott Gaddy

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Debbie Michelle Scott Gaddy

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 Nashville _____, Tennessee, this 15th day of January, 19 97.

Commission expires 5-5-99

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_____.

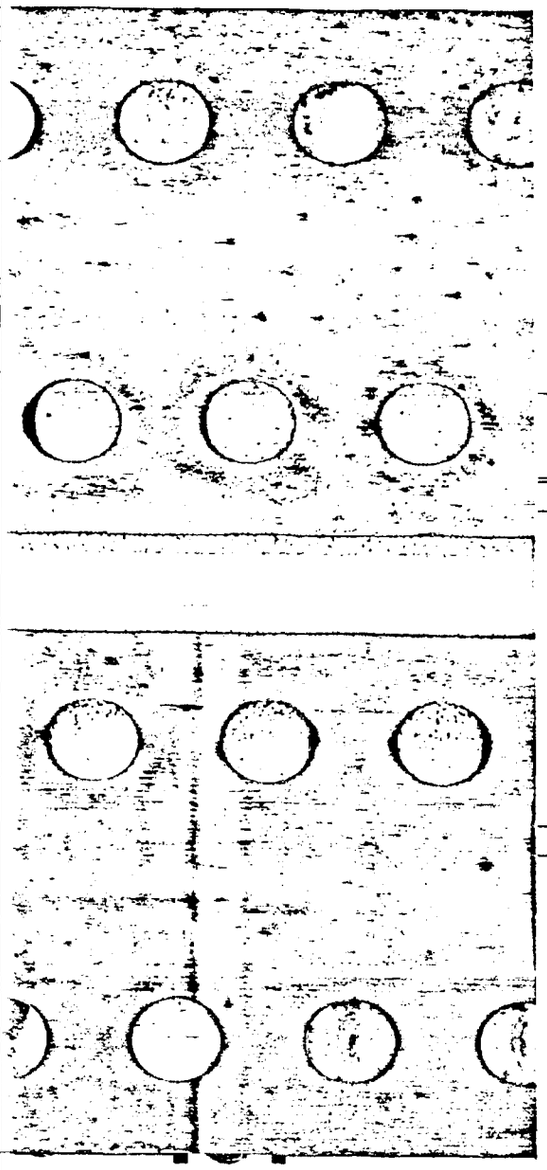
My commission expires _____

Notary Public

BOOK 10324 PG 783

6358 01/21 0101 03CHECK

73y-25



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

RECEIVED OF _____

FOR _____

BOOK 10324 PG 784

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
				197500.00
				CON TX 730.75
				PRFEE 1.00
				WDEED 8.00
				TOTAL 739.75
				CHECK 739.75
01/21/97		01		13:38 0001 6358

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0265604
IDENTIF. ↑ REFERENCE

97 JAN 21 PM 1:39
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 1109348