WARRANTY DEED

STEVEN G. WATERS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN.

My Commission Expires SEPT. 23, 2000

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 68,850.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF January 19 97

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Steve Waters, Atty., 1000 Northchase Drive, Suite 100, Goodlettsville, Tennessee 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Patricia A. McCormick (NAME)	FT Mortgage Companies, Inc. dba (NAME)	MAP 103-08-0
4004 Westlawn Drive (ADDRESS)	2974 LBJ Freeway, Suite 200 (ADDRESS)	PARCEL 107
Nashville, TN 37209 (CITY) (STATE) (ZIP)	Dallas, TX 75234 (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, Thomas M. Spencer and wife, Lona D. Spencer

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Patricia A. McCormick, a single person

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 the southwest part of Lot 355 on the Map of Richland Realty Company's Westlawn Subdivision, or record in Book 421, page 32, Register's Office for Davidson County, Tennessee.

Said part of said Lot 355 fronts 50 feet on the North side of Westlawn Drive and runs back between lines 107 feet on the East line and 107 feet, more or less on the West line to a dead line on which it measures 50 feet.

Being the same property conveyed to Thomas M. Spencer and Lona D. Spencer each a one-half interest, by deed from John W. Currey and wife, Marie D. Currey of record in Book 7090, page 729 and rerecorded inBook 7102, page 192, Register's Office, Davidson County, Tennessee.

Thomas M. Spencer executed this instrument on behalf of Lona Davis Spencer pursuant to a Power of Attorney which is being placed of record currently herewith.

0266634 IDENTIF. ▲ REFERENCE

97 JAN 24 AM 10:15 FILED & RECORDED DAVIDSON COUNTY, TN.

BOOK 10328 PG 159

7469 01/24 0101 03CHECK 263.75

unimproved ( )
This is improved (X) property, known as 4004 Westlawn Drive, Nashville, TN 37209
(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 our hand s this 22nd day of January, 19 97

Thomas M Spencer

Thomas M. Spencer
Lona D. Spencer Lona D Spencer
By: Thomas M. Spencer
Thomas M. Spencer, Attorney-in-fact
Attorney-in-fact

BOOK 10328 PG 160

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

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

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 Thomas M. Spencer with whom I am personally acquainted and who acknowledged that he executed the within instrument on behalf of Lona D. Spencer as her Attorney in Fact as the free act and deed of the within named Lona D. Spencer.

Witness my hand and official seal at Nashville, Tennessee, January 22, 1997.

_____
Notary Public

STEVEN G. WATERS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires SEPT. 23, 2000

STATE OF TENNESSEE
COUNTY OF DAVIDSON

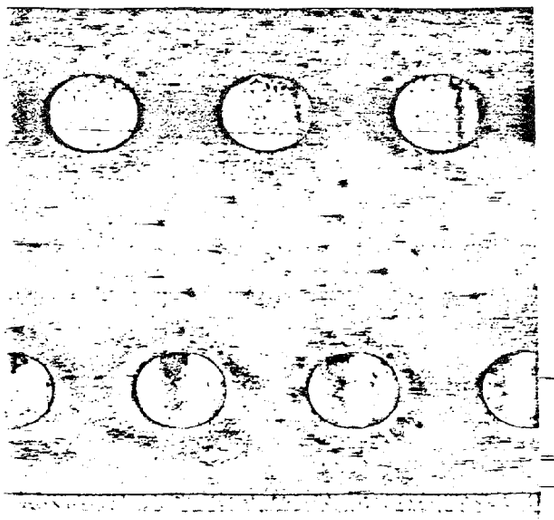
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Thomas M. Spencer, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 22nd day of January, 1997.

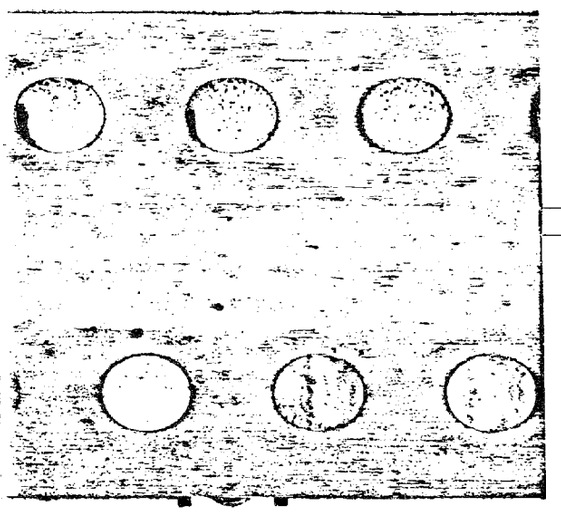
_____
Notary Public

My Commission Expires:_____

STEVEN G. WATERS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires SEPT. 23, 2000





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

RECEIVED OF _____

FOR _____

BOOK 10328 PG 161

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	68850.00
CON TX	254.75
PRFEE	1.00
WDEED	8.00
TOTAL	263.75
CHECK	263.75

01/24/97 01 10:18 0001 7469

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0266634
IDENTIF. & REFERENCE

97 JAN 24 AM 10:14
REGISTER
DAVIDSON COUNTY, TN.

No. 1109946