GENERAL WARRANTY DEED

FROM: Umberto J. Fontana and Elizabeth B. Crook, Grantors

TO: Mark Turner, and wife, Deneen Turner, Grantees

This instrument was prepared by:
Warren H. Wild, Jr.
Farris, Warfield & Kanaday, PLC
Suite 1900, SunTrust Center
424 Church Street
Nashville, Tennessee 37219

Address New Owners as Follows:	Name and Address of the Person or Entity Responsible for the Payment of Real Property Taxes:	Map-Parcel Numbers:
Mark Turner and wife, Deneen Turner 128 Prospect Hill Nashville, TN 37205	Same	116-8-F-128
		Field Book Numbers:
		7DA 74901

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is Three Hundred Seventy Five Thousand and No/100 Dollars ($375,000.00).

Affiant

SUBSCRIBED AND SWORN TO before me, this the 30 day of January, 1997.

Notary Public

My Commission Expires: 11-10-97

FOR AND IN CONSIDERATION OF the sum of Three Hundred Seventy Five Thousand and No/100 Dollars ($375,000.00), the receipt and sufficiency of which are hereby acknowledged, UMBERTO J. FONTANA, unmarried, AND ELIZABETH B. CROOK, unmarried, as tenants in common ("Grantors"), have bargained and sold, and by these presents do transfer and convey unto MARK TURNER AND WIFE, DENEEN TURNER, ("Grantees"), their heirs, successors and assigns, a certain tract or parcel of land together with all improvements thereon located in Davidson County, State of Tennessee, more particularly described as follows (the "Property"):

> Being a certain building site (lot) identified as No. 128, as shown on the Revised Plan of Sugartree, Phase 3, as of record in Book 5050, pages 67-71, as amended in Book 5169, page 426; Book 5191, page 412;

Book 5222, page 468; and Book 5238, page 93, Register's office for said County.

Being the same property conveyed to Umberto J. Fontana and Elizabeth Fontana, husband and wife, as tenants for the entireties by deed from Umberto J. Fontana of record in Book 7560, page 16, Register's Office for Davidson County, Tennessee, said parties having since divorced. Elizabeth Fontana and Elizabeth B. Crook are the same person.

The Property is improved property known as 128 Prospect Hill, Nashville, Tennessee.

This conveyance is expressly made subject to the following matters:

1. The lien for 1997 taxes which have been prorated and will be paid by Grantees.

2. Declaration of covenants, conditions and restrictions, including liens for annual and special assessments, all as set forth and contained in an instrument of record in Book 4857, page 157, Register's Office of Davidson County, Tennessee, as amended in Book 4911, page 356, Book 4996, page 126, Book 5003, page 688, said Register's office, all as made applicable to Sugartree, Phase No. 3, by instrument of record in Book 5087, page 220, said Register's Office, and as further amended in Book 5152, page 401, Book 5514, page 138, and Book 5691, page 61, said Register's Office.

2. The Plan of record in Book 5050, pages 67-71, said Register's Office, as amended in Book 5169, page 426, Book 5191, page 412, Book 5222, page 468, and Book 5238, page 93, said Register's Office, show an owner's certificate, easements, setback lines, access limitations, and notes to which reference is hereby made. The courtyard brick wall encroaches 17.8 feet southwest and 21.4 feet northwest on the 40 foot minimum building setback line.

TO HAVE AND TO HOLD the Property with the appurtenances, estate, title and interest thereto belonging to Grantees, their heirs, successors and assigns forever.

And Grantors do covenant with Grantees that Grantors are lawfully seized and possessed of the Property in fee simple, Grantors have a good right to convey the Property, and the Property is unencumbered and unrestricted except as to those matters set forth above, to which this conveyance is expressly made subject.

Grantors do further covenant and bind Grantors, their heirs, successors and assigns, to warrant and forever defend the title to the Property to Grantees, their heirs, successors and assigns, against the lawful claims of all persons whomsoever except as to

those matters set forth above to which this conveyance is expressly made subject.

Witness our hands this 30 day of January, 1997.

Umberto J. Fontana

Umberto J. Fontana

By: Warren H. Wild, Jr.
Warren H. Wild, Jr.,
attorney-in-fact

Elizabeth B. Crook

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, Linda V. Jones, a Notary Public of said County and State, ELIZABETH B. CROOK, the within named 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, at Office, this 30 day of January, 1997.

Linda V. Jones
Notary Public

My Commission Expires: 11-10-97

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

On this 28th day of January, 1997, before me personally appeared WARREN H. WILD, JR., to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of Umberto J. Fontana and acknowledged that he executed the same as the free act and deed of Umberto J. Fontana.

Witness my hand, at office, this 28th day of January, 1997.

Deborah A. Hughes
Notary Public

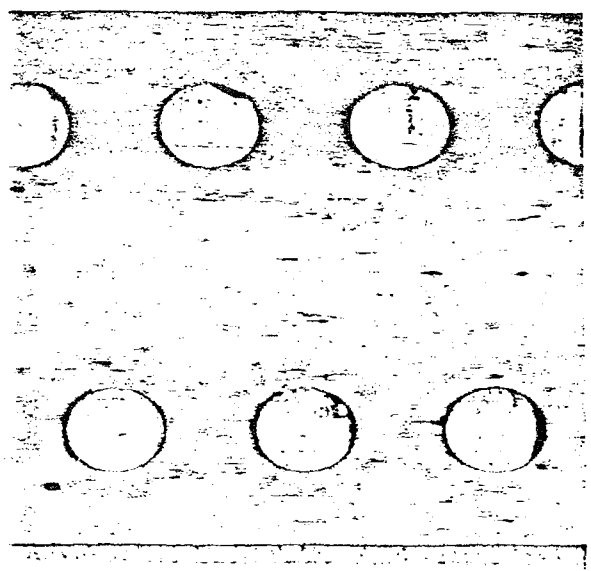
My Commission Expires: July 24, 1999

02688700

IDENTIFICATION REFERENCE

97 JAN 31 AM 10:36
FELIX A. WILSON II REGISTER
DAVIDSON COUNTY, TN.

9712 01/31 0101 03CHECK 1400.50





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

RECEIVED OF _____

FOR _____

BOOK 10334 PG 761

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	375000.00
			CON TX	1387.50
			PRFEE	1.00
			WDEED	12.00
			TOTAL	1400.50
			CHECK	1400.50
01/31/97	01		10:36 0001	9712

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0268700
IDENTIF. & REFERENCE

97 JAN 31 AM 10:36
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 1112171