THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 129,000.00

1-30-97
Affiant

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

Notary Public

My Commission Expires: 11-22-97

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
APRIL DAWNE HIGUERA 1007 Caruthers Avenue Nashville, Tennessee 37204	COLLATERAL MORTGAGE, LTD. 1900 Crestwood Boulevard Birmingham, Alabama 35210	MAP 118-1 PARCEL 181

WARRANTY DEED

BOOK 10339 PG 27

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED TWENTY NINE THOUSAND AND NO/100- ---------- ($ 129,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee s, the receipt of which is hereby acknowledged, I, BONNIE SUE BOLAND, UNMARRIED

hereinafter called the Grantor ___, have bargained and sold, and by these presents do transfer and convey unto APRIL DAWNE HIGUERA AND LORI SUE JOHNSON, BOTH UNMARRIED

hereinafter called the Grantee s, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lots Nos. 11 and 12 on the Plan of Montrose Place of record in Book 57, page 93, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Bonnie Sue Boland by Quitclaim Deed from April D. Higuera of record in Book 9594, page 334, and re-recorded in Book 9824, page 346, Register's Office for Davidson County, Tennessee.

0269884
IDENTIF. A REFERENCE

97 FEB -4 AM 10:18
DAVIDSON COUNTY, TN.

2911 02/04 0101 03CHECK 486.30

This is improved property known as 1007 Caruthers Avenue, Nashville, Tennessee 37204

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE s, their heirs and assigns, forever.

GRANTOR___ COVENANT s with the said GRANTEE s that she is lawfully seized and possessed of said land in fee simple, has good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Montrose Place of record in Book 57, page 93, Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and bind s herself , her heirs and representatives to warrant and forever defend the title to the said GRANTEE s , their heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand on this the 30th day of January, 19 97 .

Bonnie Sue Boland by Abby R. Rubenfeld an attorney in fact
BONNIE SUE BOLAND

BOOK 10339 PG 28

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 _____, 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 this _____ day of _____ , 19 ____.

My Commission Expires: _____ Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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___ 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 this _____day of _____ , 19 ____.

My Commission Expires: _____ Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

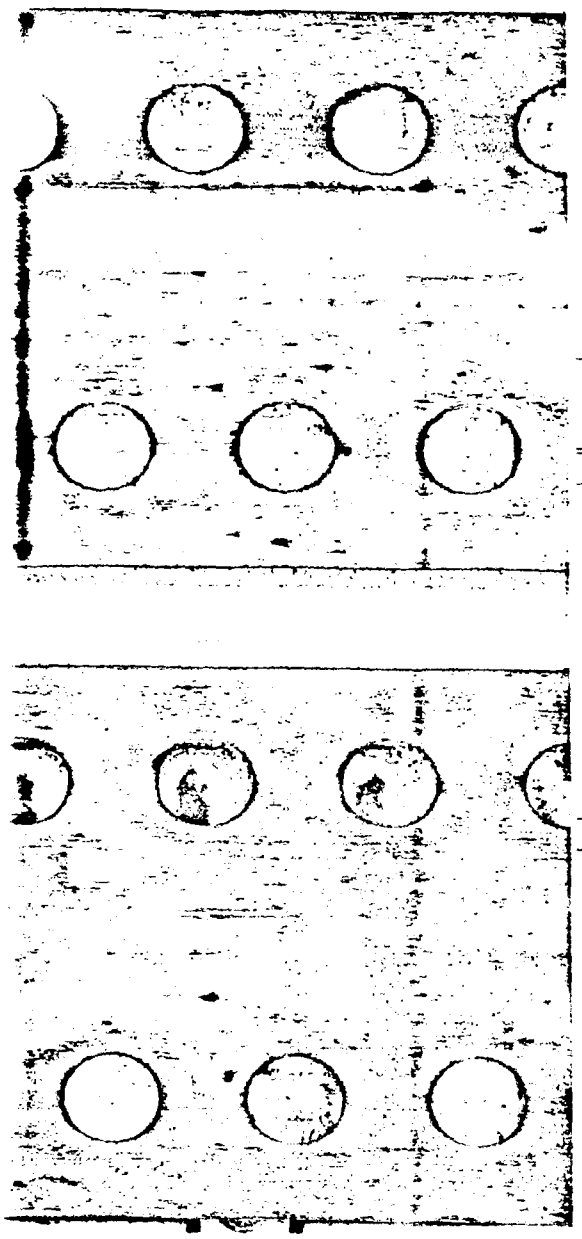
Before me, the undersigned, a Notary Public in and for said County and State, personally appeared ABBY R. RUBENFELD to me known to be the person who executed the foregoing instrument in behalf of BONNIE SUE BOLAND and acknowledged that she executed the same as the free act and deed of the said BONNIE SUE BOLAND .

Witness my hand and seal this 30th day of January, 1997.

Notary Public

My commission expires: 11/2

MITCHELL A. MATTS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.



OFFICIAL RECEIPT

FELIX Z WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10339 PG 29

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 129000.00
CON TX 477.30
PRFEE 1.00
WDEED 8.00
TOTAL 486.30
CHECK 486.30

02/04/97 01 10:22 0001 2911

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02269884
IDENTIF. & REFERENCE

97 FEB -4 AM 10:18

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN.

No. 1113430