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This Instrument Prepared By:

Bottorff, Kavin & Cook
5110 Maryland Way, Suite 200
Brentwood, TN 37027

WARRANTY DEED

BOOK 10353 PG 894

ADDRESS NEW OWNER:
Brenda Sue Ray
5260 Village Way
Nashville, Tennessee 37211

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Regional Investment Co.
9221 Ward Parkway, Ste. 300
Kansas City, MO 64114

MAP AND PARCEL:

MAP	161-11
GROUP	E
PARCEL	1.00

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, I, Brenda K. Ayers, unmarried, hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto Brenda Sue Ray, unmarried, hereinafter called the Grantee, her 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 Unit No. 114 on the Plan of Villages of Brentwood Townhomes, Phase VIII, Section II, of record in Book 7900, page 57, amending Book 6200, page 769, said Register's Office.

Being the same property conveyed to Brenda K. Ayers, unmarried, by deed from Brenda K. McBee and husband Floyd T. McBee, Jr. of record in Book 9394, page 234, Register's Office for Davidson County, Tennessee.

This is improved property known as 5260 Village Way, Nashville, TN 37211.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 1997 and subsequent years.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Brenda Sue Ray, unmarried, her heirs and assigns, forever; and I, Brenda K. Ayers, do covenant with the said Grantee that I am 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 I do further covenant and bind myself, my heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hands this the 14th day of February, 1997.

Brenda K. Ayers

Brenda K. Ayers

02714462
IDENTIFICATION REFERENCE

97 FEB 20 AM 8:00
DAVIDSON COUNTY, TN.

BOOK 10353 PG 895

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Brenda K. Ayers, unmarried the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within Warranty Deed for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee, this the 14th day of February, 1997.

Robert M. Loff
NOTARY PUBLIC

ROBERT M. LOFF * NOTARY PUBLIC * DAVIDSON COUNTY, TENN.

My Commission Expires: 9-23-2000

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $ 89,500.00

Brenda K. Ayers
AFFIANT

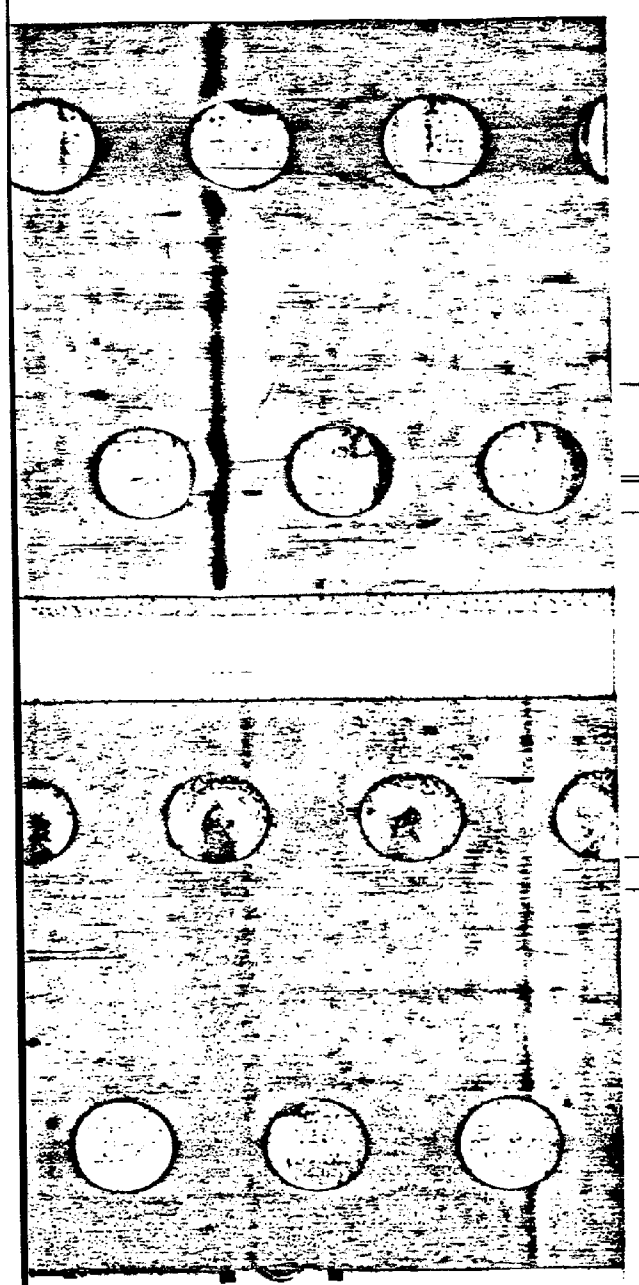
Subscribed and sworn to before me this 14th day of February, 1997.

Robert M. Loff
NOTARY PUBLIC

ROBERT M. LOFF * NOTARY PUBLIC * DAVIDSON COUNTY, TENN.

My Commission Expires: 9-23-2000

7909 02/20 0101 03CHECK 340.15



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10353 PG 896

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	89500.00
CON TX	331.15
PRFEE	1.00
WDEED	8.00
TOTAL	340.15
CHECK	340.15

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 001 7909

02744 62

IDENTIF. & REFERENCE

97 FEB 20 AM 9:

DAVIDSON COUNTY, TN

No. 1118357