Box 17

WARRANTY DEED

BOOK 10353 PG 535

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 80,000.00

Karen Y. Newman
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF February 19 97

Laura A. Beasley
Notary Public

MY COMMISSION EXPIRES: 11/2/97
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY:
Coomer and Jenkins, Suite 230, 392 Harding Place, Nashville, TN 37211

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Karen Y. Newman (NAME)	First American National Bank (NAME)	MAP 162-9-A
5510 Country Drive, #49 (ADDRESS)	First American Center (ADDRESS)	PARCEL 49
Nashville, TN 37211 (CITY) (STATE) (ZIP)	Nashville, TN 37237 (CITY) (STATE) (ZIP)	5DU55925

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, Spencer Bernard and wife, Lisa Bernard

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Karen Y. Newman

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:

Being Unit 49, Hickory Valley Condominiums, Phase Two, of record in Plat Book 4460, page 133, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Spencer Bernard and wife, Lisa Bernard by deed from Shirley J. Richmond of record in Book 9598, page 675, Register's Office for Davidson County, TN.

This conveyance is made subject to all provisions and requirements of the Tennessee Horizontal Property Act as set out in Sec. 66-27-101 et seq. of the Tennessee Code Annotated and the By-Laws of the administration thereof of record in Book 4659, page 38; Book 4937, page 429; Book 4842, page 979 and Book 5606, page 663; all restrictions of record, easements, etc., rights and interest in favor of other unit owners; options, burdens, assessments and undertakings etc. contained in the Master Deed of record in Book 4659, page 32.

This conveyance is subject to any and all existing easements of record.

Taxes for the year 1997 are prorated and assumed by the Grantee(s) herein.

CONTINUED

unimproved ( )
This is improved (X) property, known as 5510 Country Drive, #49, Nashville, TN 37211
(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 24th day of February 19 97

Spencer Bernard

Lisa Bernard

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 Spencer Bernard and wife, Lisa Bernard

the bargainor S, with whom I am personally acquainted and who proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville Tennessee this 24th day of February 19 97.

Commission expires 11/22/97

Laura A Bradley
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

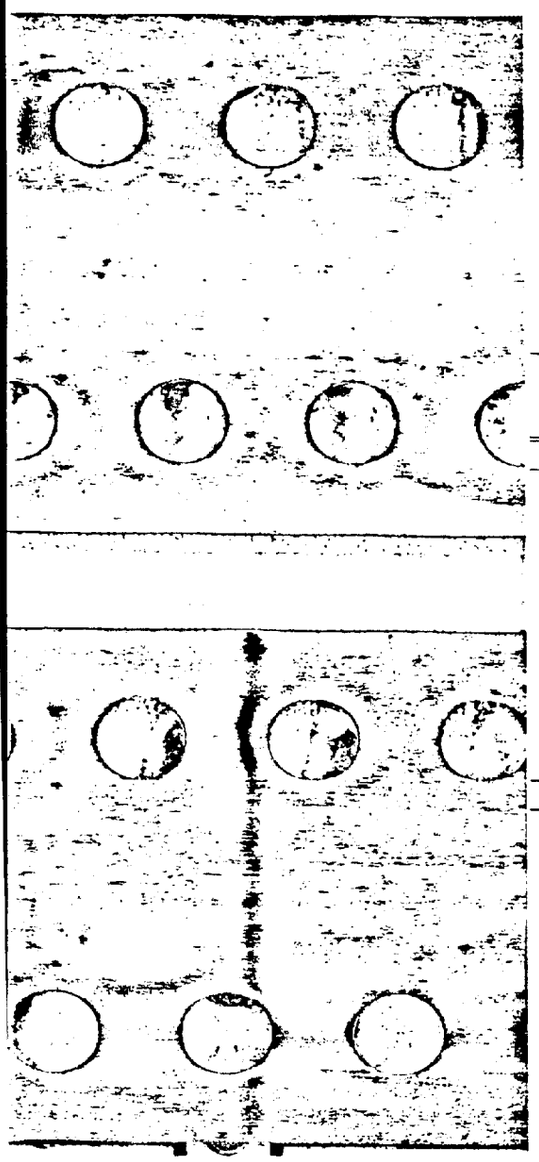
9581 02/25 0101 03CHECK 305.00

LEGAL DESCRIPTION CONTINUATION

The legal description is the same as the previous deed of record.

0276023
IDENTIF. # REFERENCE

97 FEB 25 AM 9:57
REGISTER
DAVIDSON COUNTY, TN.



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10353 PG 537

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
				CAPIT 0000000.00
				CON TX 296.00
				PRFEE 1.00
				MREED 8.00
				TOTAL 305.00
				CHECK 305.00
			02/25/97 01	09:59 0001 9591

0276023 IDENTIF. ↑ REFERENCE

97 FEB 25 AM 9:57

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1120010