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BOOK 10361 PG 63

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 92,000/00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21st DAY OF February, 19 97

Notary Public

MY COMMISSION EXPIRES: 9-28-98
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Southland Title & Escrow Co., Inc., 750 Old Hickory Blvd., Suite 202, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Michelle E. White (NAME)	OLD KENT MTG. CO. (NAME)	161-11E-19.00
5224 Village Way (ADDRESS)	900 CIRCLE 75 PKWY SUITE 1500 (ADDRESS)	6DU-83204
Nashville, TN 37211 (CITY) (STATE) (ZIP)	ATLANTA GA 30339 (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, Karen B. Sparkman Hawkins and James R. Banniza and Freida E. Banniza, as joint tenants with the right of survivorship

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Michelle E. White, unmarried

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 Lot No. 8 on the Plan of Villages of Brentwood, Phase VIII, Section I of record in Book 6900, page 977, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a complete description thereof.

Being the same property conveyed to Karen B. Sparkman, James R. Banniza and Freida E. Banniza, as joint tenants with the right of survivorship, by deed from Fox Ridge Homes, Inc., of record in Book 9083, page 219, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following: Taxes for the year 1997 have been prorated and payment thereof is expressly assumed by the herein Grantee; Declaration of Covenants, Conditions & Restrictions of record in Book 6143, page 11 and in Book 7231, page 789, Book 7582, page 816 and Book 8507, page 831; Plan of record in Book 6900, page 977; all in the Register's Office for Davidson County, Tennessee.

Russell A. Hawkins joins in this conveyance for the purpose of conveying all right, title and interest he may have in and to the above described property as spouse of Karen B. Sparkman Hawkins.

unimproved ( )
This is improved (X) property, known as 5224 Village Way, 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 ~~my~~ our hand S this 21st day of February 19 97

Karen B. Sparkman Hawkins

Freida E. Banniza

James R. Banniza

Russell A. Hawkins

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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 Karen B. Sparkman Hawkins and husband, Russell A. Hawkins and James R. Banniza and wife, Freida E. Banniza

the bargainor s, with whom I am personally acquainted or 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 Brentwood, Tennessee, this 21st day of February 19 97.

Commission expires 9/23/2000

Notary Public

JUDY S. WELLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires September 23, 2000

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 _____ and _____ respectively of _____ 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

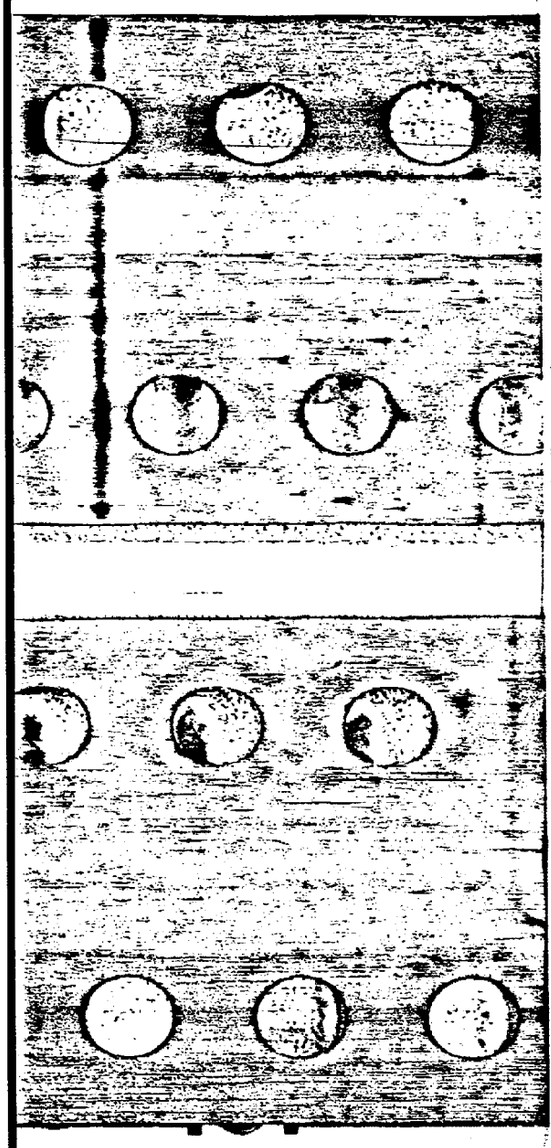
0276669

IDENTIF. & REFERENCE

97 FEB 26 PM 2:50

FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

0285 02/26 0101 03CHECK 349.40



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

RECEIVED OF _____

FOR _____

BOOK 10361 PG 65

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 92000.00
CON TX 340.40
PRFEE 1.00
WDEED 8.00
TOTAL 349.40
CHECK 349.40

02/26/97 01 14:58 0001 0285

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0276669
IDENTIF. ↑ REFERENCE

97 FEB 25 PM 2:59
FELIX Z. WILSON, II REGIST.
DAVIDSON COUNTY, TN.

No. 1120706