Box 50-B

THIS INSTRUMENT WAS PREPARED BY	STATE OF TENNESSEE
Bankers Title & Escrow Corp. 3310 West End Avenue, Suite 410 Nashville, Tennessee 37203	COUNTY OF DAVIDSON THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 148,500.00 Paula Beard Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF February 19 97 June E. Atkinson Notary Public MY COMMISSION EXPIRES 5/28/00 (AFFIX SEAL)

BOOK 10368 PG 727

JUNE E. ATKINSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Mary Charlene Bray (NAME)	First Republic Mortgage (NAME)	MAP 117-07-0
2021 Lombardy Avenue (ADDRESS)	3212 West End Ave., Ste. 500 (ADDRESS)	GROUP J
Nashville, Tennessee 37215 (CITY) (STATE) (ZIP)	Nashville, TN 37203 (CITY) (STATE) (ZIP)	PARCEL 4.00 CO

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, Stephen C. Duggan

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Mary Charlene Bray, an unmarried person

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, more particularly described as follows: Being Unit No. 2021 of The Kingsbridge Condominiums, a horizontal property regime established pursuant to the provisions of the Tennessee Horizontal Property Act (TCA Sections 66-27-101 et seq. herein referred to as the "Act") and the provision of the Master Deed for The Kingsbridge Condominiums of record in Book 7105, page 777, as amended in Book 7457, page 15, Register's Office for Davidson County, Tennessee, including without limitation the by-laws appended thereto of record in Book 7105, page 804, amended in Book 9539, page 564, said Register's Office (collectively the "Master Deed"), to which Master Deed reference is here made for a more complete and accurate description of said unit; together with the undivided percentage interest in the Common Elements (as defined in the Master Deed) appertaining to said unit and all other rights, powers, privileges and interests appertaining to said unit pursuant to the Master Deed; together with allocated parking space No. P-15, which is hereby allocated to the aforesaid unit as an inseparable appurtenance thereto as provided in the Master Deed.

Being the same property conveyed to Stephen C. Duggan, by deed from Dixie D. Sirmons, of record in Book 8780, page 82, said Register's Office.

Candee Duggan spouse of Stephen C. Duggan joins in this this conveyance to convey any and all marital interest she has in said property.

unimproved ( )
improved (X) property, known as 2021 Lombardy Avenue, Nashville, Tennessee 37215
(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 hand this 27th day of February 19 97

Stephen C. Duggan

Candee Duggan

By: Stephen C. Duggan,
Attorney-In-Fact

BOOK 10363 PG 728

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 Stephen C. Duggan

the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 27th day of February, 1997.

Commission expires Sept 23, 2000

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

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 Stephen C. Duggan, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument on behalf of Candee Duggan as her Attorney-In-Fact, as the free act and deed of the within named Candee Duggan. Withness my hand and official seal at Nashville, Tennessee, this 27th day of February, 1997.

NOTARY PUBLIC

My Commission Expires:
Sept 23, 2000

R. L. MOORE NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

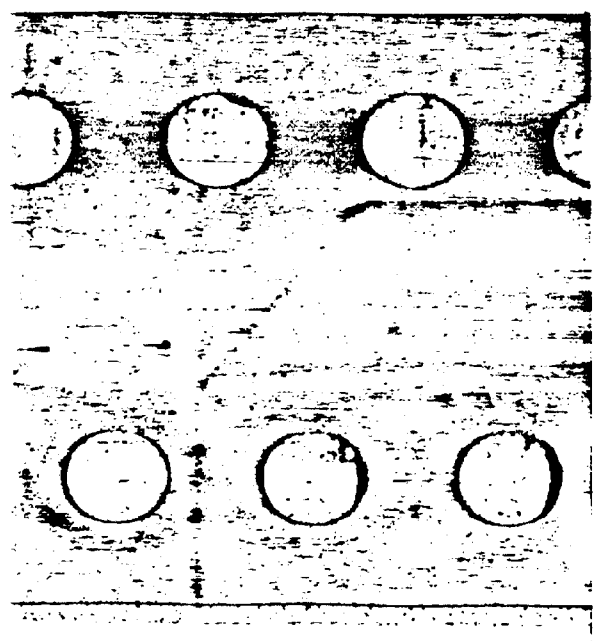
97 MAR -4 PM 3:15
FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION

0278830

2608 03/04 0101 03CHECK

558-45



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

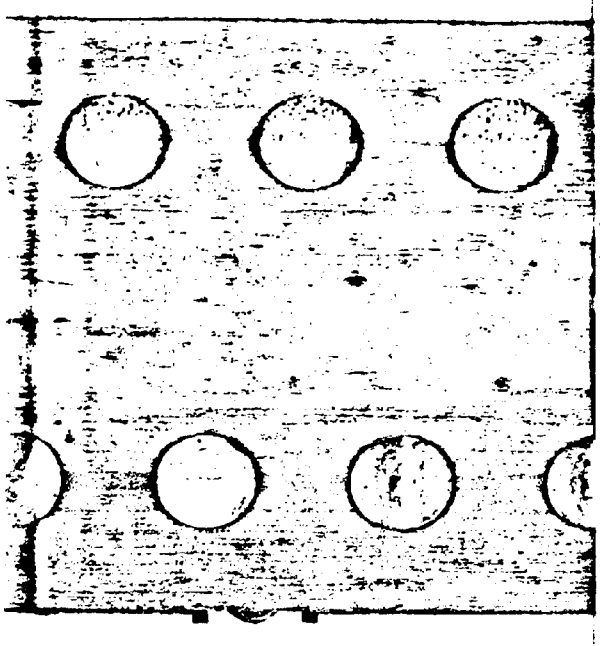
RECEIVED OF _____

FOR _____

BOOK 10368 PG 729

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 148500.00
CON TX 549.45
PRFEE 1.00
WDEED 8.00
TOTAL 558.45
CHECK 558.45

03/04/97 01 15:21 0001 2608

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0278830
IDENTIF. & REFERENCE

97 MAR -4 PM 3:15
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1123000