File Box 9-B
First Title and Escrow Co., Inc.

WARRANTY DEED

BOOK 10371 PG 319

THIS INSTRUMENT PREPARED BY

George E. Mudter, Jr., Atty.
2000 Richard Jones Rd., Ste. 110
Nashville, Tennessee 37215

#14398

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
JENNIFER A. LORD	FT MORTGAGE COMPANIES	103-4
(NAME)	(NAME)	
4210 Idaho Avenue	P.O. Box 146	23
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Nashville, Tennessee 37209	Memphis, Tennessee 38101	25W1840
(CITY) (STATE) (P. O. ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN 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, MICHAEL J. ZITO AND WIFE, LISA S. ZITO

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO JENNIFER A. LORD, unmarried

HEREINAFTER CALLED THE GRANTEES, THEIR SUCCESSORS, 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. 111 Block 5 on the Plan of Charlotte Park Company's First Addition, as of record in Plat Book 57, page 103, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Michael J. Zito and wife, Lisa S. Zito by deed from Sarah Estelle Hatcher, a single person of record in Book 9816, page 608, said Register's Office.

This conveyance is made subject to: (1) 1997 Taxes, which have been prorated and assumed by the Grantees; and (2) All matters appearing on the Plan of record in Plat Book 57, page 103, said Register's Office.

3310 03/06 0101 03CHECK 434.50

02781717

IDENTIFICATION REFERENCE

97 MAR -6 AM 10:47

FELIX Z. ANDERSON REGISTER
DAVIDSON COUNTY, TN.

This is improved (XX) unimproved ( ) property, known as 4210 Idaho Avenue, Nashville, Tennessee 37209

TO HAVE AND TO HOLD the said tract or parcel of land, with the apurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors, 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, successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their successors, 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.

In witness whereof, the GRANTORS have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officer) on this 28th day of February, 19 97

Michael J. Zito By Janet A. Shaffer
MICHAEL J. ZITO
BY: JANET A. SHAFFER
ATTORNEY-IN-FACT BY POWER OF ATTORNEY RECORDED SIMULTANEOUSLY HEREWITH

Lisa S. Zito by Janet A. Shaffer
LISA S. ZITO
BY: JANET A. SHAFFER
ATTORNEY-IN-FACT BY POWER OF ATTORNEY RECORDED SIMULTANEOUSLY HEREWITH

STATE OF TENNESSEE
COUNTY OF _____

BOOK 10371 PG 320

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____

_____

with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand at office, this _____ day of _____, 19 _____.

My commission expires _____ Notary Public _____

STATE OF _____
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____

_____

with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ of _____ _____ the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand at Office, this _____ 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, JANET A. SHAFFER, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Attorney-In-Fact for the said MICHAEL J. ZITO AND WIFE, LISA S. ZITO and is authorized by the said MICHAEL J. ZITO AND WIFE, LISA S. ZITO to execute this instrument on their behalf.

Witness my hand, at Office, this 28th day of February, 1997.

NOTARY PUBLIC

My Commission Expires: 9/23/2000

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 115,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF February, 19 97

MY COMMISSION EXPIRES: 9/23/2000
(AFFIX SEAL)

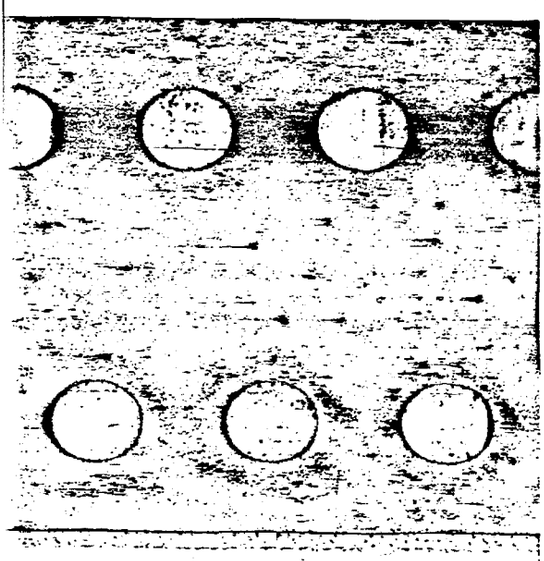
Notary Public

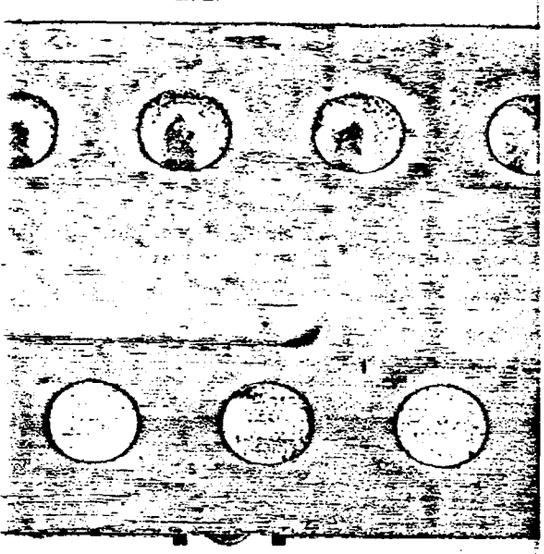
WARRANTY DEED

FROM MICHAEL J. ZITO AND WIFE, LISA S. ZITO

TO JENNIFER A. LORD

PLEASE RETURN TO:
First Title & Escrow Company, Inc.
Suite 11C The Paddock
229 Ward Circle
P.O. Box 926
BRENTWOOD, TENNESSEE 37024-0926





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

RECEIVED OF _____

FOR _____

BOOK 10371 PG 321

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	
	115000.00
CON TX	425.50
PRFEE	1.00
WDEED	8.00
TOTAL	434.50
CHECK	434.50

03/06/97 01 10:51 0001 3310

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02794777
IDENTIF. & REFERENCE

97 MAR -6 AM 10:47
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1123694