Box 17

BK/M 10383 PG 918

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 89,000.00

Kathleen M. Holderbaum
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
14th DAY OF March 19 97

NOTARY PUBLIC AT LARGE
Notary Public

MY COMMISSION EXPIRES: 1/25/97
(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
Kathleen M. Holderbaum (NAME)	Pacific Southwest Bank (NAME)	MAP 119-15
3121 Lake Park Drive (ADDRESS)	4144 N. Central Expwy, Suite 160 (ADDRESS)	PARCEL 23
Nashville, TN 37211 (CITY) (STATE) (ZIP)	Dallas, TX 75204 (CITY) (STATE) (ZIP)	6DA 29002

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, Bruce Richards , unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Kathleen M. Holderbaum

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. 27 on the Plan of Southlake, Section Two, of record in Book 2083, page 84, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Bruce Richards and Lisa C. Richards by deed from Bryan Andrew McMullen and Nelson Trimmer and wife, Jeri Trimmer of record in Book 8156, page 270, and to Bruce Richards by deed from Lisa C. Richards of record in Book 10153, page 198, Register's Office for Davidson County, TN.

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.

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

8442 03/18 0101 03CHECK 33E-30

unimproved ( )
This is improved (X) property, known as 3121 Lake Park Drive, 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 hand this 14th day of March 19 97

Bruce Richards

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 Bruce Richards

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 14th day of March 19 97.

Commission expires 11/28/97

Laura A. Beasley
Notary Public

LAURA A. BEASLEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

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 _____.

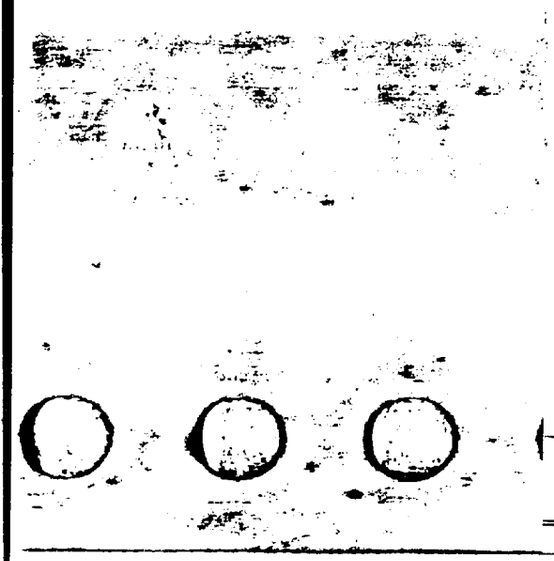
Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

_____
Notary Public

020,253
IDENTIFICATION NUMBER

97 MAR 18 PM 2:13
DAVIDSON COUNTY, TN.



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

RECEIVED OF _____

FOR _____

BOOK 10383 PG 920

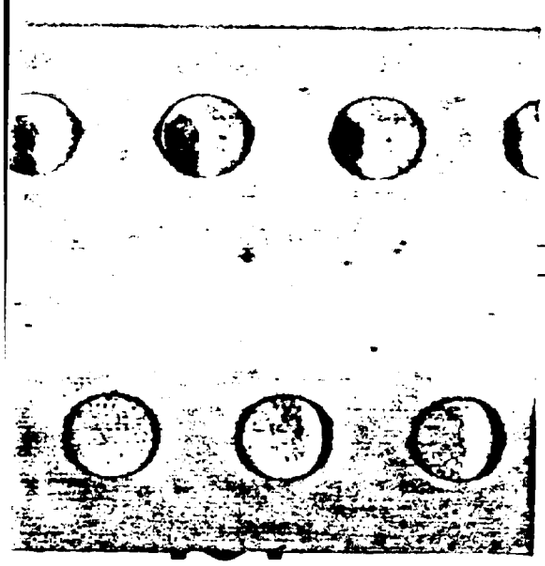
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	89000.00
CON TX	329.30
PRFEE	1.00
WDEED	8.00
TOTAL	338.30
CHECK	338.30

03/18/97 01 14:16 0001 8442

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



02842253
IDENTIF. # REFERENCE

97 MAR 18 PM 2:13
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 1128786