THIS INSTRUMENT PREPARED BY:
Liberty Escrow, Inc.
417 Welshwood Drive, Suite 108
Nashville, TN 37211

BOOK 10401 PG 449

ADDRESS NEW OWNER AS:

Karla D. Powell

4841 Indian Summer Drive

Nashville, TN 37207

SEND TAX BILLS TO:

Collateral Mortgage, Ltd.

1900 Crestwood Boulevard

Birmingham, AL 34210-2034

Map & Parcel: Map 32-9 Parcel 42

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of One Dollar ($1.00), cash in hand paid, by the hereinafter named Grantees, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, we, Dwight J. Pennington and wife, Evelyn Jeanne Pennington have this day bargained and sold and do hereby sell, transfer and convey unto Karla D. Powell

the GRANTEES herein, their heirs and assigns, the following described tract or parcel of land located in Davidson County, Tennessee, described as follows, to-wit:

BEING Lot No. 123 on the Plan of Quail Ridge Subdivision, Section I, as of record in Plat Book 6900, page 300, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to Dwight J. Pennington by deed of record in Book 10270, page 970, said Register's Office. Evelyn Jeanne Pennington, wife of Dwight J. Pennington, joins in this conveyance for the express purpose of conveying her marital interest in said property.

This conveyance is made subject to any and all restrictions and easements of record in said Register's Office, especially to those restrictions of record in Book 6969, page 70, said Register's Office.

02089875

IDENTIFICATION REFERENCE

97 DEC -2 PM 12:52

FILED FOR RECORD
DAVIDSON COUNTY, TN

4394 04/02 0101 03CHECK 380.85

TO HAVE AND TO HOLD the premises aforesaid, together with all the appurtenances and immunities thereto pertaining, unto the said Grantees, their heirs, successors, and assigns forever; and we do covenant with the said Grantees, their heirs, successors, and assigns, that we are lawfully seized in fee of said land; that we have a good and perfect right to make this conveyance; that said land is unencumbered unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and assigns to warrant and forever defend the title in and to said land against the lawful claims and demands of all persons, whomsoever.

WHEREVER USED HEREIN the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS OUR HANDS on the date contained in the notary acknowledgement below.

X _____
Dwight J. Pennington

X _____
Evelyn Jeanne Pennington

STATE OF TENNESSEE
COUNTY OF CHEATHAM

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Dwight J. Pennington and wife, Evelyn Jeanne Pennington, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the foregoing instrument as their free act and deed for the purposes therein contained. Witness my hand and official seal at Pleasant View, Tennessee, this 24th day of March, 1997.

My Commission Expires:
6-13-98

NOTARY PUBLIC AT LARGE ROBERTSON COUNTY

_____
Notary Public

My Commission Expires: 6-13-98

STATE OF TENNESSEE
COUNTY OF CHEATHAM

The actual consideration or value, whichever is greater, for this transaction is $ 100,500.00.

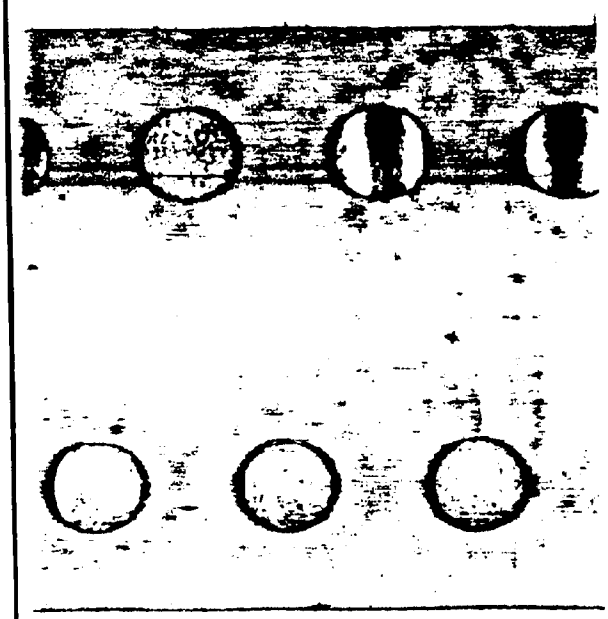
_____
Affiant

Sworn to and subscribed to before me this 24th day of March, 1997.

My Commission Expires:
6-13-98

NOTARY PUBLIC AT LARGE ROBERTSON COUNTY, TENN.

_____
Notary Public



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

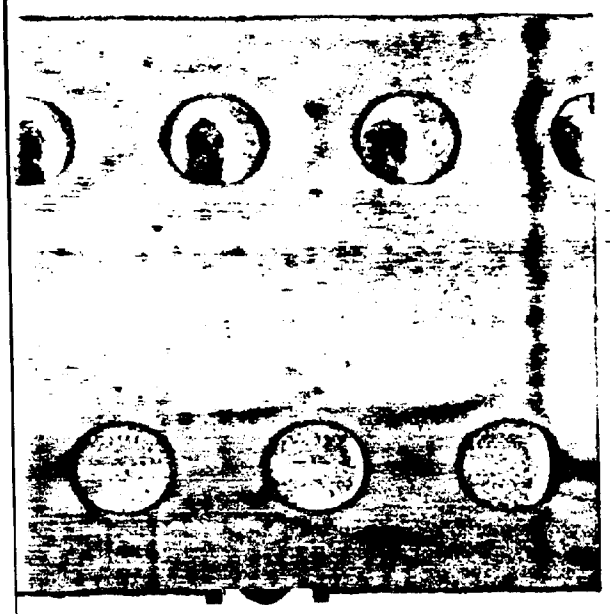
RECEIVED OF _____

FOR _____

BOOK 10401 PG 451

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 100500.00
CON TX 371.85
PRFEE 1.00
WDEED 8.00
TOTAL 380.85
CHECK 380.85

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

04/02/97 01 12:55 0001 4394

02889875

IDENTIF. # REFERENCE

97 APR -2 PM 12:52

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1134654