Box 19 B

BOOK 10431 PG 655

WARRANTY DEED

SCOTT D. WEISS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

STATE OF TENNESSEE #97-4-51-B
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 135,500.00

Lynne A. Penker
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF April 19 97

Notary Public

MY COMMISSION EXPIRES: July 24, 1999
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
PETER WEISS, ATTORNEY AT LAW, 761 Old Hickory Blvd., Suite 102, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
LYNNE A. PENKER (NAME)	NATIONSBANC MORTGAGE CORPORATION (NAME)	MAP 164-13
5625 Cedar Ash Crossing (ADDRESS)	P. O. Box 105076 (ADDRESS)	PARCEL 003
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Atlanta, GA 30348-5076 (CITY) (STATE) (ZIP)	FB #02DX-09526

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, DEBORAH R. ROGERS, UNMARRIED

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO LYNNE A. PENKER, A MARRIED 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, being Lot No. 287 on the Final Plat of Asheford Crossing, Section One, a Planned Unit Development, of record in Plat Book 7900, Page 937, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

BEING the same property conveyed to Deborah R. Rogers, unmarried, by Deed from Phillips Builders, Inc., of record in Book 9863, Page 330, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to Declaration of Covenants, Conditions and Restrictions of Asheford Crossing, of record in Book 9651, Page 900, as amended in Book 9980, Page 482, Book 10301, Page 180, and Book 10353, Page 575, said Register's Office; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

THIS instrument is being executed in behalf of Deborah R. Rogers, unmarried pursuant to a Power of Attorney executed by same on the 22nd day of April, 1997, and being filed for record simultaneously herewith.

unimproved ( )
This is improved (X) property, known as 5625 Cedar Ash Crossing, Antioch, TN 37013
(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 25th day of April 1997

DEBORAH R. ROGERS Deborah R. Rogers
By: Delores C. Ratcliff
Delores C. Ratcliff, Attorney-in-fact

DCTN91WC

STATE OF TENNESSEE
COUNTY OF

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

_____

_____

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____ _____, Tennessee, this _____ day of _____ 19_____ .

Commission expires _____ _____

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)

On this 25th day of April, 1997, before me personally appeared DELORES C. RATCLIFF, to me known to be the person who executed the foregoing instrument (or proved to me on the basis of satisfactory evidence) in behalf of DEBORAH R. ROGERS, and acknowledged that she executed the same as the free act and deed of the said DEBORAH R. ROGERS.

Notary Public

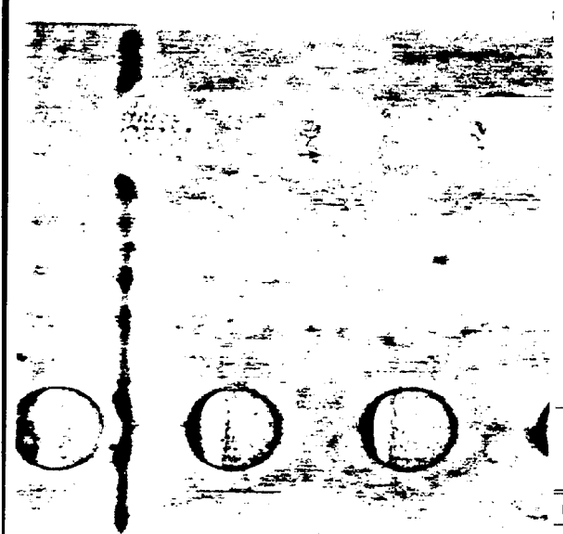
My Commission Expires: July 24, 1999

4328 04/28 0101 03CHECK 510.35

97 APR 28 PM 4:03
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

0298764
IDENTIF. A REFERENCE

DCTN01WC



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

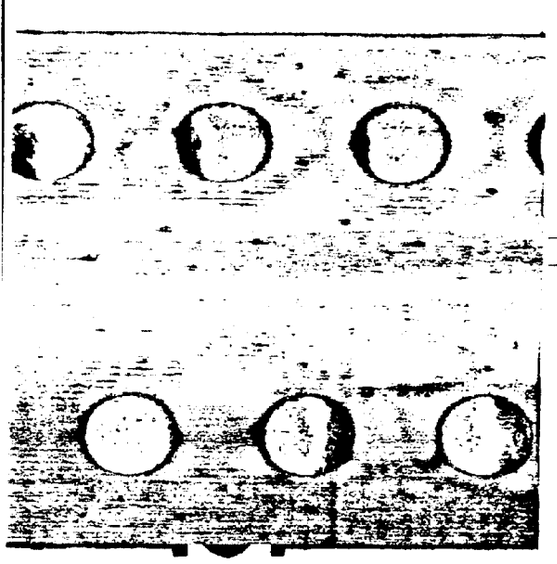
RECEIVED OF _____

FOR _____

BOOK 10431 PG 657

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
135500.00
CON TX 501.35
PRFEE 1.00
WDEED 8.00
TOTAL 510.35
CHECK 510.35

04/28/97 01 16:03 0001 4328

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0298764
IDENTIF. ↑ REFERENCE

97 APR 28 PM 4:03
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1144433