THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 50,000.00

Donna J. Gilbert
Affiant

Subscribed and sworn to before me, this 2nd day of May 1997

Mitchell A. Watts
Notary Public

My Commission Expires: 11-22-97

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
DONNA J. GILBERT 900 Lauren Court Nashville, Tennessee 37217	FT Mortgage Companies P.O. Box 146 Memphis, Tennessee 38101	MAP 136-14 PARCEL 232

BOOK 10443 PG 473

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of FIFTY THOUSAND AND NO/100---------- (S 50,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee, the receipt of which is hereby acknowledged, we, PHILLIP D. McCARTY and wife, MELANIE STOWE McCARTY hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto DONNA J. GILBERT, UNMARRIED hereinafter called the Grantee, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 76B, Zone Lot Division, Lots Nos. 76 and 77 of Harborgate, Section Two, of record in Plat Book 6250, page 33, as amended in Plat Book 6200, page 488, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

BEING part of the same property conveyed to Phillip D. McCarty and wife, Melanie Stowe McCarty, by deed from Arthur L. Fox and wife, Elnora M. Fox, of record in Book 9852, page 264, Register's Office for Davidson County, Tennessee.

03018111

97 MAY -5 AM 9:40

DAVIDSON COUNTY, TN.

7606 05/06 0101 03CHECK 194.00

This is improved property known as 900 Lauren Court, Nashville, Tennessee 37217

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, her heirs and assigns, forever.

GRANTOR s COVENANT with the said GRANTEE that they are lawfully seized and possessed of said land in fee simple, have good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Zone Lot Divison of Lts 76 and 77, Harborgate Sec 2 of record in Book 6250, page 33, Register's Office for Davidson County, Tennessee.

GRANTOR_s_ FURTHER COVENANT___ and bind___ themselves_, _their_ heirs and representatives to warrant and forever defend the title to the said GRANTEE___, _her____ heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF _we_ have hereunto set _our_ hands on this the __2nd___ day of _____May_____, 19 97.

PHILLIP D. McCARTY

MELANIE STOWE McCARTY

BOOK 10443 PG 474

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 PHILLIP D. McCARTY and wife, MELANIE STOWE McCARTY, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 2nd day of May, 19 97.

My Commission Expires: 5/24/97

Notary Public

PATRICIA NICHOLLS
NOTARY PUBLIC AT LARGE
DAVIDSON CO., TENN.

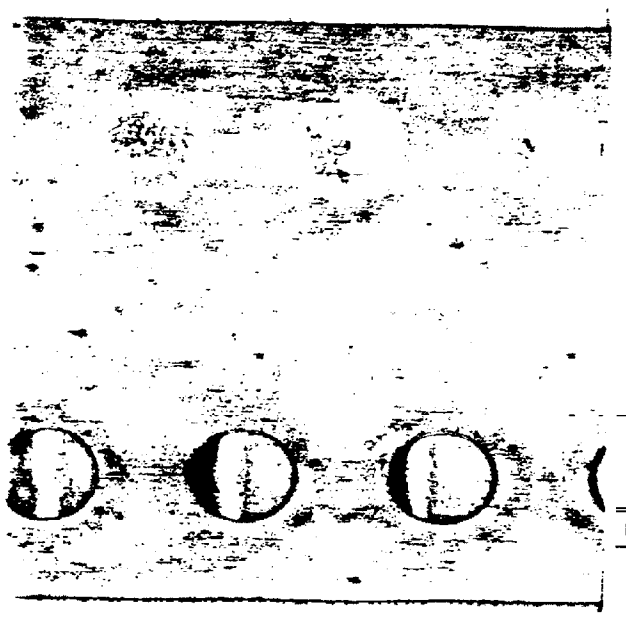
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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___ 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 this _____day of _____ , 19 _____.

My Commission Expires: _____

Notary Public



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

RECEIVED OF _____

FOR _____

BOOK 10443 PG 475

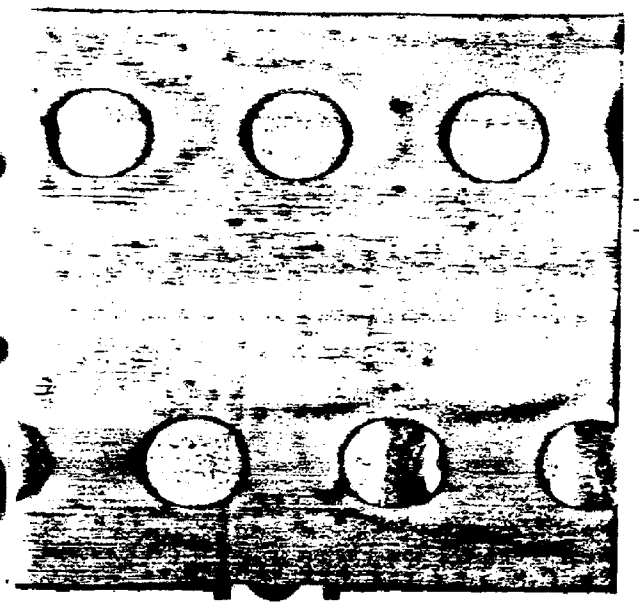
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 50000.00
CON TX 185.00
PRFEE 1.00
WDEED 8.00
TOTAL 194.00
CHECK 194.00

05/06/97 01 09:40 0001 7606

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0301811
IDENTIFICATION REFERENCE

97 MAY -6 AM 9:40
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1147672