Box 17

BOOK 10479 PG 524

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 167,815.00

Daisy Etta Whitley
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
30th DAY OF May 19 97

Laura A. Beasley
Notary Public

MY COMMISSION EXPIRES: 11/22/97
(AFFIX SEAL)

LAURI A. BEASLEY NOTARY PUBLIC DAVIDSON COUNTY, TENN. LARGE

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
Daisy Etta Whitley (NAME)	Magnolia Federal Bank for Saving (NAME)	MAP 149-9
2361 Rader Ridge Road (ADDRESS)	100 West Front Street (ADDRESS)	PARCEL 233
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Hattiesburg, MS 39401 (CITY) (STATE) (ZIP)	2DX8577

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, Lowery Construction Company, Inc, a TN Corp.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Daisy Etta Whitley, a 75% ownership and Irene Beard, a 25% ownership in the property, as tenants in common, with a life estate in the property granted to each other 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 the 2nd Civil District of Davidson County, Tennessee, being Lot No. 150 of Pebble Trails, Section 2, as of record in Plat Book 6050, page 413, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description, said description is incorporated herein by reference the same as if copied fully herein verbatim.

Being the same property conveyed to Lowery Construction Company, Inc, a TN Corp. by deed from Margie L. Ferreira of record in Book 10272, page 540, Register's Office for Davidson County, TN.

Subject to restrictions of record in Book 7409, page 901, said Register's Office.

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.

unimproved ( )
This is improved (X) property, known as 2361 Rader Ridge Road, 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 30th day of May 19 97

Lowery Construction Company, Inc, a TN Corp.

By: Brenda Wilson Lowery, Secretary

Brenda Wilson Lowery, Secretary

BOOK 10479 PG 525

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 DAVIDSON

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Brenda Wilson Lowery and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the Secretary and _____ respectively of the Lowery Construction Company, Inc. the within named bargainor, and corporation, and that he as such Secretary 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 Brenda Wilson Lowery as such Secretary, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Nashville, TN 37211 on this the 30th day of May 1997.

My commission expires 4/22/97 Laura A. Beasley
Notary Public

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

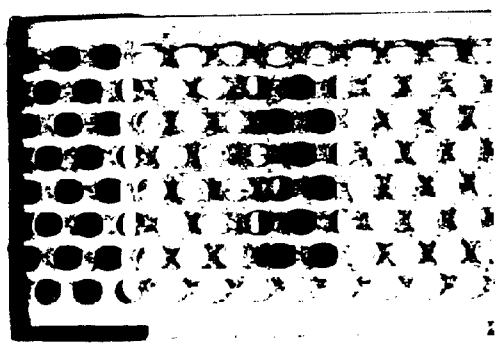
97 JUN -4 P12:56

CLERK & MASTER
DAVIDSON COUNTY, TN.

03111944

IDENTIFICATION REFERENCE

B734 06/04 0101 03CHECK 629.92



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

RECEIVED OF _____

FOR _____

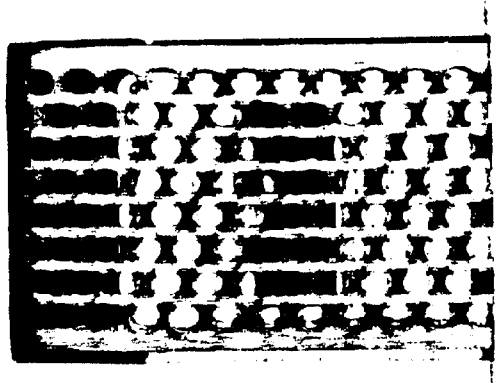
BOOK 10479 PG 526

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 167815.00
CON TX 620.92
PRFEE 1.00
WDEED 8.00
TOTAL 629.92
CHECK 629.92

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 06/05/97 01 13-01 0001 8734



0311944
IDENTIF. ↑ REFERENCE

97 JUN -4 PM 12:56
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1158659