BOOK 11514 PG 825

WARRANTY DEED

PREPARED BY:

C. Patterson Cron
Lincoln & Cron
Attorney at Law
175 East Main Street
Hendersonville, TN 37075
822-0030

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $93,900.00.

Nelva O. Johnston
Affiant

Sworn to and subscribed before me on this the 27th day of June, 1997.

Charles P. Cron
NOTARY PUBLIC
My Commission Expires: 3-27-99

MORTGAGEE:

Old Hickory Credit Union
P.O. Box 431
Old Hickory, TN 37138-0431

ADDRESS NEW OWNER:
NELVA O. JOHNSTON
630 Ellis Court
Old Hickory, Tennessee 37138

SEND TAX BILLS TO:
Old Hickory Credit Union
P.O. Box 431
Old Hickory, TN 37138-0431

Map/Parcel: 53-16-229

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS ($10.00), cash in hand paid by the hereinafter named GRANTEES and other good and valuable consideration the receipt of which is hereby acknowledged, WE, J & M HOMEBULDERS, INC., hereinafter called the GRANTORS, have bargained and sold and by these presents, do transfer and convey unto NELVA O. JOHNSTON, unmarried, hereinafter called GRANTEE, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Lot No. 15 on the Plan of Kenwood Estates, of record in Plat Book 9700, page 137, Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate descritpion.

Being part of the same property conveyed to J & M HOMEBUILDERS, Inc., by deed from Charles E. Rhoten and wife, Carole F. Rhoten, of record in Book 10078, page 657, Register's Office for Davidson County, Tennessee.

This is improved property known as 609 Ellis Court, Old Hickory, Tennessee, .

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, title and interest thereto belonging to the said GRANTEE, her heirs and assigns, forever; and we do covenant with the said GRANTEE 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, except as follows:

1) 1997 Davidson County taxes have been prorated and will be paid by the Grantees when due.

2) Plan of record in Book 9700, page 137, Register's Office for Davidson County, Tennessee.

And GRANTORS do further covenant and bind ourselves, our heirs, and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, her heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS our hands this the 27th day of June, 1997.

J & M HOMEBUILDERS, INC.

BY: Joe L. Wall
JOE L. WALL, President

STATE OF TENNESSEE

COUNTY OF DAVIDSON

BEFORE me, undersigned, A Notary Public of the State and County aforesaid, personally appeared, JOE L. WALL with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath, acknowledged himself to be President or other officer authorized to execute the instrument on behalf of J & M HOMEBUILDERS, INC., the within named bargainor, a corporation, and that he as such President, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as President.

WITNESS my hand and official seal at Old Hickory, Tennessee, this the 27th day of June, 1997.

Charles P. Cox
NOTARY PUBLIC

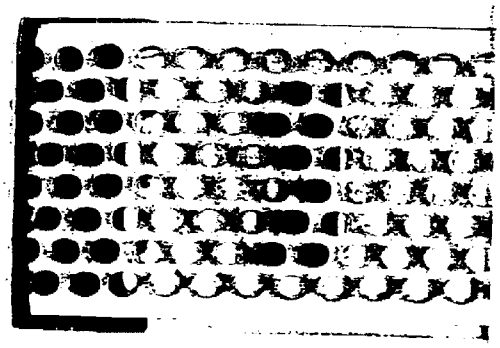
My Commission Expires: March 27, 1999

NOTARY PUBLIC AT DAVIDSON COUNTY, TENNESSEE

0322247
IDENTIFICATION REFERENCE

97 JUL -2 AM 11:09
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

0044 07/02 0101 03CHECK 356.43



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

RECEIVED OF _____

FOR _____

BOOK 10514 PG 827

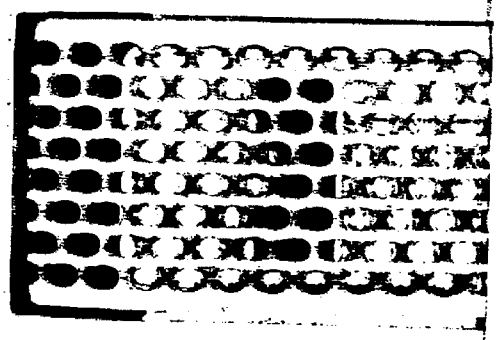
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 93900.00
CON TX 347.43
PRFEE 1.00
WDEED 8.00
TOTAL 356.43
CHECK 356.43

07/02/97 01 11:11 0001 0044

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



IDENTIF. ↑ REFERENCE 0322247

97 JUL -2 AM 11:09
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No.1169825