File Box 9-B
First Title and Escrow Company, Inc.

WARRANTY DEED

BOOK 10545 PG 431

THIS INSTRUMENT PREPARED BY

Gerald G. Patterson, Atty.
2000 Richard Jones Rd., Ste. 110
Nashville, Tennessee 37215

#14766

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP PARCEL NUMBERS
JEFFREY C. RENCHER (NAME)	NEW AMERICA FINANCIAL (NAME)	104-16
1719 Beechwood Avenue (STREET ADDRESS OR ROUTE NUMBER)	340 N. Sam Houston Park East (STREET ADDRESS)	265
Nashville, Tennessee 37212 (CITY) (STATE) (P. O. ZIP)	Houston, Texas 77060 (CITY) (STATE) (ZIP)	24W11910

FOR AND IN 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,

JERRY W. OWENS, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO JEFFREY C. RENCHER, unmarried

HEREINAFTER CALLED THE GRANTEES, THEIR SUCCESSORS, 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 the easterly one-half Lot No. 229 on the Plan of Belmont Land Co's. Plan, as of record in Plat Book 421, page 34, Register's Office for Davidson County, described as follows:

Said easterly one-half of Lot 229 fronts 50 feet on the southerly side of Beechwood Avenue and runs back between parallel lines 175 feet to an alley.

Being the same property conveyed to Jerry W. Owens, unmarried by deed from Wanda F. Hoover, a widow of record in Book 10285, page 35, said Register's Office.

This conveyance is made subject to: (1) 1997 Taxes, which have been prorated and assumed by the Grantee; and (2) All matters appearing on the Plan of record in Plat Book 421, page 34, said Register's Office.

9787 07/29 0101 03CHECK 619.50

0331103
IDENTIF. & REFERENCE

97 JUL 29 AM 10:17
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (XX) property, known as 1719 Beechwood Avenue, Nashville, Tennessee 37212

TO HAVE AND TO HOLD the said tract or parcel of land, with the apurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors, 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, successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their successors, 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.

In witness whereof, the GRANTORS have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officer) on this 24th day of July 19 97

JERRY W. OWENS

BOOK 10545 PG 432

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, JERRY W. OWENS

with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand at office, this 24th day of July, 19 97

My commission expires 9/18/99 Notary Public

STATE OF _____
COUNTY OF _____

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

with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ of _____ the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand at Office, this _____ day of _____, 19____.

My commission expires _____ Notary Public _____

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 165,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF July, 19 97

MY COMMISSION EXPIRES: 9/18/99
(AFFIX SEAL)

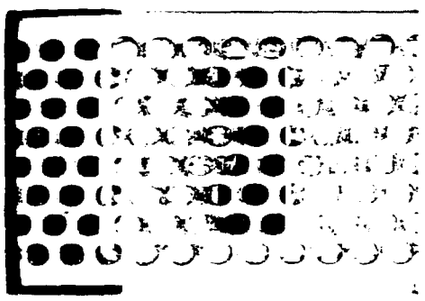
Notary Public

WARRANTY DEED

FROM JERRY W. OWENS

TO JEFFREY C. RENCHER

PLEASE RETURN TO:
First Title & Escrow Company, Inc.
Suite 110 The Paddock
229 Ward Circle
P.O. Box 926
BRENTWOOD, TENNESSEE 37024-0926



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

RECEIVED OF _____

FOR _____

BOOK 10545 PG 433

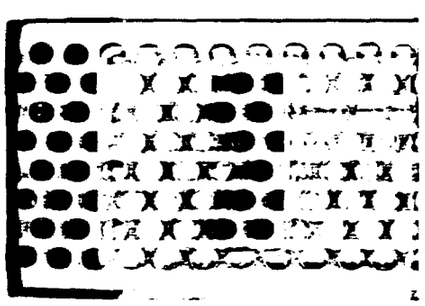
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
165000.00
CON TX 610.50
PRFEE 1.00
WDEED 8.00
TOTAL 619.50
CHECK 619.50

07/29/97 01 10:16 0001 9787

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



033103
IDENTIF. & REFERENCE

97 JUL 29 AM 10:17
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1179431