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

WARRANTY DEED

THIS INSTRUMENT PREPARED BY

BOOK 10545 PG 543

George E. Mudter, Jr., Atty.
2000 Richard Jones Rd., Ste. 110
Nashville, Tennessee 37215

#14818

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP PARCEL NUMBERS
GARY T. WARD (NAME)	SUNTRUST BANK, NASHVILLE, N.A. (NAME)	104-13A
401 Bowling Avenue #10 (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 305110 (STREET ADDRESS)	11
Nashville, Tennessee 37205 (CITY) (STATE) (P. O. ZIP)	Nashville, Tennessee 37230-5110 (CITY) (STATE) (ZIP)	7DA-71722

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, JOE MICHAEL CISNEROS, married

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO GARY T. WARD AND WIFE, MARIE L. WARD

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 Building Site No. 11 on the Plan of Richmeade Place, Section One, as of record in Plat Book 4860, page 44, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Joe Michael Cisneros, unmarried by deed from Terry E. Smith and wife, Janice Smith of record in Book 7681, page 400, said Register's Office.

This conveyance is made subject to: (1) 1997 Taxes, which have been prorated and assumed by the Grantees; (2) Restrictions of record in Book 4941, page 637, amended in Book 5036, page 338 and Book 5213, page 945; (3) Conveyance of common area of record in Book 5487, page 73; (4) Charter of record in Book 4942, page 633; and (5) All matters appearing on the Plan of record in Plat Book 4860, page 44, and Book 4675, page 67, said Register's Office.

Janelle Cisneros, spouse of Joe Michael Cisneros, joins in the execution of this instrument for the purpose of conveying any interest she may have in the subject property by virtue of her marriage to the said Joe Michael Cisneros.

97 JUL 29 AM 10:33
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE
033123

unimproved ( )
This is improved (X) property, known as 401 Bowling Avenue #10, Nashville, Tennessee 37205

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 25th day of July 19 97

Joe Michael Cisneros
JOE MICHAEL CISNEROS

Janelle Cisneros
JANELLE CISNEROS

STATE OF TENNESSEE

BOOK 10545 PG 544

COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, JOE MICHAEL CISNEROS AND WIFE, JANELLE CISNEROS

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

Witness my hand at office, this 25th day of July, 19 97

My commission expires 9/23/2000 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 _____

9807 07/29 0101 03CHECK 741-60

STATE OF TENNESSEE }
COUNTY OF Davidson }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 198,000.00

Marie L Ward
Affiant

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

MY COMMISSION EXPIRES: 9/23/2000 (AFFIX SEAL)

Notary Public

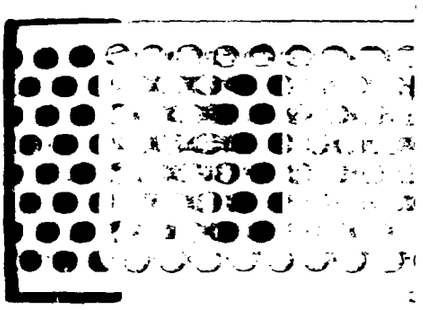
WARRANTY DEED

FROM JOE MICHAEL CISNEROS

TO GARY T. WARD AND WIFE, MARIE L. WARD

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 _____

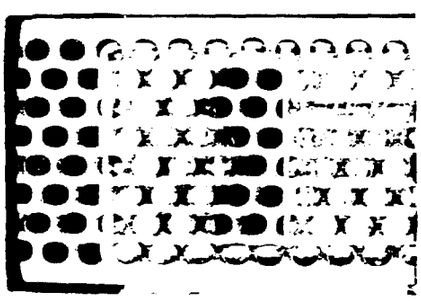
FOR _____

BOOK 10545 PG 545

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	
				198000.00
			CON TX	732.60
			PRFEE	1.00
			WDEED	8.00
			TOTAL	741.60
			CHECK	741.60
07/29/97	01		10:32 0001	9807

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0331123
IDENTIFICATION REFERENCE

97 JUL 29 AM 10:33
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1179451