WARRANTY DEED

STEVEN G. WATERS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

My Commission Expires SEPT. 23, 2000

STATE OF TENNESSEE BOOK 10547 PG 486
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 287,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF July 19 97

Notary Public

MY COMMISSION EXPIRES: (AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Steve Waters, Atty., 1000 Northchase Drive, Suite 100, Goodlettsville, Tennessee 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Ryan C. Estopinal (NAME)	CITIBANK, F.S.B. (NAME)	MAP 130
720 Westview Avenue (ADDRESS)	12855 North Outer Forty Drive (ADDRESS)	GROUP 7
Nashville, Tennessee 37205 (CITY) (STATE) (ZIP)	St. Louis, MO 63141 (CITY) (STATE) (ZIP)	PARCEL 44

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, Stephen R. Hough, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Ryan C. Estopinal and wife, Peggy T. Estopinal

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 Davidson County, Tennessee, being the south one-half of Lot No. 189 on the Map of Royal Oaks Land Company's Subdivision of the Baker Tract, of record in Book 421, pages 102 and 103, Register's Office for said County, and also being Lot 189-B on the Map of Parts-Royal Oaks, Resubdivision of record in Book 974, pages 4 and 5, bothin said Register's Office.

Said Lot No. 189-B or south one-half of Lot 189 fronts 100 feet on the easterly side of Westview Avenue and runs back between parallel lines, 299.9 feet, more or less, to a dead line.

Being the same property conveyed to Stephen R. Hough, unmarried by deed from John H. Brooks, III and wife, Andrea K. Brooks of record in Book 9006, page 559, Register's Office, Davidson County, Tennessee.

0302 07/30 0101 03CHECK 1070.90

0331592 IDENTIF. ↑ REFERENCE

97 JUL 30 AM 9:53 FELIX Z. WILSON II REGISTER DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (X) property, known as 720 Westview Avenue, Nashville, Tennessee 37205
(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 28th day of July 19 97

Stephen R. Hough

Stephen R. Hough

BOOK 10547 PG 487

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 Stephen R. Hough, unmarried

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 28th day of LARGE, 19 97.

Commission expires _____

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

STATE OF TENNESSEE
COUNTY OF

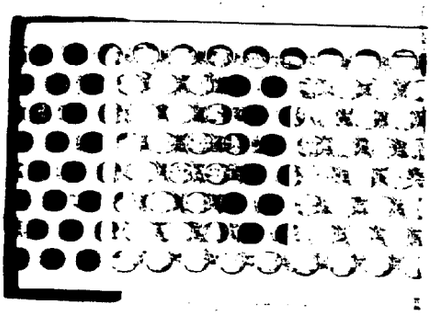
My Commission Expires SEPT. 23, 2000

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(s) 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 at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

_____
Notary Public



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

RECEIVED OF _____

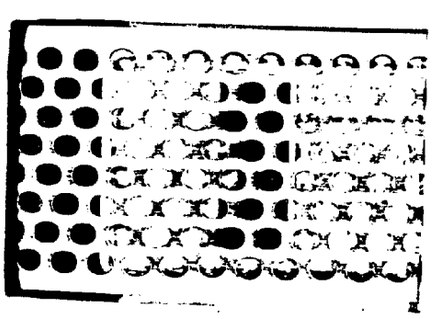
FOR _____

BOOK 10547 PG 488

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	
				287000.00
			CON TX	1061.90
			PRFEE	1.00
			WDEED	8.00
			TOTAL	1070.90
			CHECK	1070.90
07/30/97	01		09:54 0001	0302

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0331592
IDENTIF. ↑ REFERENCE

97 JUL 30 AM 9:53
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1179946