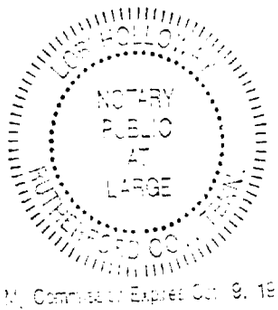
Box

WARRANTY DEED



My Commission Expires Oct 9, 199

STATE OF TENNESSEE
COUNTY OF DAVIDSON

BOOK 10547 PG 786

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $113,751.21

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25TH DAY OF JULY, 1997.

Notary Public

MY COMMISSION EXPIRES: October 9, 1999.

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Guaranty Title & Escrow Co., 2711 Murfreesboro Road, Suite 200, Antioch, TN 37013

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Karshma F. Dardy	Union Planters National Bank	150-9-217
(NAME) 345 Cedarcliff	(NAME) 7130 Goodlett Farms Pky - 4 West	
(ADDRESS) Antioch, TN 37013	(ADDRESS) Memphis,Tennessee 38173	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

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, **CARL T. JONES AND WIFE BETTY T. JONES** HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **KARSHMA F. DARDY, UNMARRIED** 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 Lot No. 145 on the Plan of Forest View Park Section 5 of record in Plat Book 6250, Page 203, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Carl T. Jones and wife Betty T. Jones by deed of record in Book 8652, Page 510, Register's Office for Davidson County, Tennessee.

This conveyance is subject to a certain Deed of Trust securing the payment of a promissory note to Fidelity Federal Savings & Loan of record in Book 7669, Page742, said Register's Office with a present unpaid balance of approximately $86,751.21, which the Grantees herein hereby assume and agree to pay. The escrow account in connection with said loan is hereby transferred to Grantee.

The grantee assumes the personal obligation of the grantor and/or original mortgagor under the terms of the Note and any instrument, regulations or laws creating the loan to indemnify the Department of Veterans Administration or Federal Housing Administration to the extent of any claim of payment arising from the guaranty or insurance of the indebtedness.

This conveyance is subject to any and all existing restrictions and easements of record.

This is improved (X) property, known as 345 Cedarcliff, 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 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.

0331707
IDENTIF. & REFERENCE

97 JUL 30 AM 10:59
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

Witness my/our hand(s) this 25th day of July, 1997.

Carl T. Jones

Betty T. Jones

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, Lori Holloway, a Notary Public in and for said County and State, the within named Carl T. Jones and wife Betty T. Jones, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

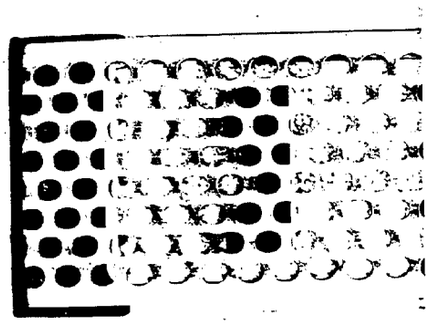
Witness my hand and official seal at Antioch , Tennessee this 25th day of July, 1997

Commission expires: October 9, 1999

Lori Holloway Notary Public

0417 07/30 0101 03CHECK 429-88

24 AT 00



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

RECEIVED OF _____

FOR _____

BOOK 10547 PG 788

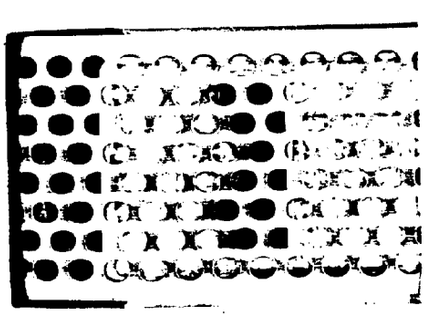
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
113751.21
CON TX 420.88
PRFEE 1.00
WDEED 8.00
TOTAL 429.88
CHECK 429.88

07/30/97 01 11:01 0001 0417

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0331707
IDENTIF. & REFERENCE

97 JUL 30 AM 10:59
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No.1180061