BOOK 10548 PG 215

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 128,000.00

Laurie A. Howland
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF July, 1997

I. DYKE TATUM
Notary Public

MY COMMISSION EXPIRES: May 27, 2001
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
TATUM & JONES, ATTORNEYS, 2001 CHARLOTTE AVENUE, SUITE 200, NASHVILLE, TN 37203

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
LAURIE A. HOWLAND (NAME)	FIRST AMERICAN NATIONAL BANK (NAME)	91-16-38
4405 PARK AVENUE (ADDRESS)	FIRST AMERICAN CENTER (ADDRESS)	12W-00870
NASHVILLE, TN 37209 (CITY) (STATE) (ZIP)	NASHVILLE, TN 37237 (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, JOSEPH ANTHONY RICHARDS, UNMARRIED

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO LAURIE A. HOWLAND AND LOUIS C. WALLACE, **AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP**

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. 306, of Block 13, on the Plan of CHARLOTTE PARK COMPANY'S FIRST ADDITION, of record in Book 57, page 103, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to JOSEPH ANTHONY RICHARDS AND WIFE, BRENDA JOYCE RICHARDS, by deed from John H. Reinbold and wife, Laura R. Reinbold, of record in Book 8425, page 799, Register's Office for DAVIDSON County, Tennessee. The said BRENDA JOYCE RICHARDS has since died and is survived by husband, JOSEPH ANTHONY RICHARDS.

Said property is conveyed subject to such limitations, restrictions, and encumbrances as may affect the premises.

SOURCE OF DESCRIPTION: DESCRIPTION OF PREVIOUS DEED OF RECORD

97 JUL 30 PM 1:37
FELIX Z. MINICUCCI REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE 0331802

unimproved ( )
This is improved (X) property, known as 4405 PARK AVENUE, NASHVILLE, TN 37209
(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 25th day of July 19 97

Joseph Anthony Richards

JOSEPH ANTHONY RICHARDS

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 JOSEPH ANTHONY RICHARDS, 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 25th day of July 19 97

Commission expires May 27, 2001

I. DYKE TATUM
Notary Public

STATE OF TENNESSEE
COUNTY OF

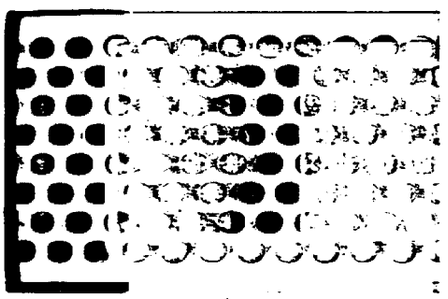
Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who, upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and 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

0514 07/30 0101 03CHECK 482.60



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

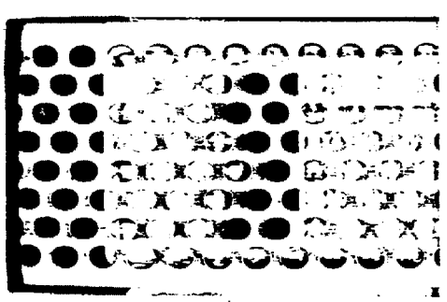
FOR _____

BOOK 10548 PG 217

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	
				128000.00
			CON TX	473.60
			PRFEE	1.00
			WDEED	8.00
			TOTAL	482.60
			CHECK	482.60
07/30/97	01		13:40 0001	0514

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0331802 IDENTIF. # REFERENCE

97 JUL 30 PM 1:37

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1180157