WARRANTY DEED

STATE OF TENNESSEE BOOK 10566 PG 320
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 201,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 4th DAY OF August 1997

Notary Public

MY COMMISSION EXPIRES: April 22, 2001
(AFFIX SEAL)

GREGORY S. FERRONE NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires March 27, 1999

THIS INSTRUMENT WAS PREPARED BY
Steltemeier & Westbrook, Attys, 2002 Richard Jones Rd., C-101, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Fong Richard Zhu (NAME)	PNC Mortgage Corp. of America (NAME)	MAP 155-8C
6904 Collinswood Drive (ADDRESS)	75 North Fairway Drive (ADDRESS)	PARCEL 210
Nashville, TN 37221 (CITY) (STATE) (ZIP)	Vernon Hills, IL 60061 (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, Gina L. Kosser, married

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Fong Richard Zhu and wife, Xinyu Zhang Julie Zhu

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. 210 on the Plan of Poplar Creek Estates, Phase II, as of record in Book 6900, pages 339 through 347, and amended in Book 7900, pages 888-889, Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Gina L. Kosser, by deed from Tennessee Construction Company, Inc. of record in Book 10105, page 617, Register's Office for Davidson County, Tennessee.

And I, Michael Kosser, husband of the within named Gina L. Kosser, join in the execution of this instrument for the purpose of transferring all right, title and interest which I may have in said property by virtue of my marriage or otherwise.

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

0336787 IDENTIF. REFERENCE
97 AUG 12 PM 1:53 FELIX Z. WILSON II REGISTER DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (X) property, known as 6904 Collinswood Drive, Nashville, TN 37221
(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 5 this 4th day of August 1997

Gina L. Kosser

Gina L. Kosser

Michael Kosser

320

K 10566

BOOK 10566 PG 321

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 Gina L. Kosser and Michael Kosser

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 4th day of August, 1997

Commission expires April 22, 2001

Notary Public

NOTARY PUBLIC AT LARGE

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 _____

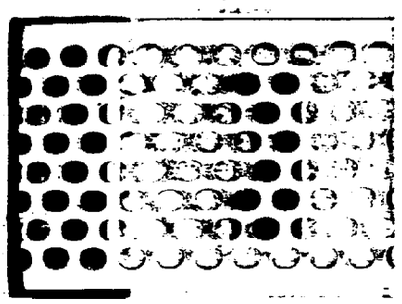
_____
Notary Public

Warranty Deed from Gina L. Kosser, to Fong Richard Zhu and wife, Xinyu Zhang Julie Zhu.

Return to:
Steltemeier & Westbrook, Attys
2002 Richard Jones Rd., C-101
Nashville, TN 37215

6004 08/12 0101 03CHECK 752.70

G 321



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____ BOOK 10566 PG 322

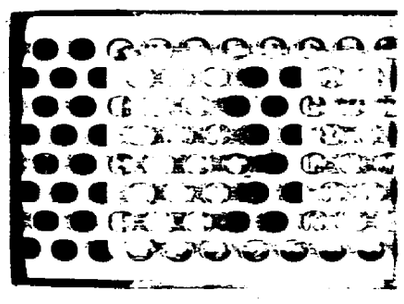
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
201000.00
CON TX 743.70
PRFEE 1.00
WDEED 8.00
TOTAL 752.70
CHECK 752.70

08/12/97 01 13:54 0001 6004

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0336787
IDENTIFICATION REFERENCE

97 AUG 12 PM 1:54
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1185578