BOOK 10581 PG 75

WARRANTY DEED

RECORD AND RETURN TO:
FILE BOX 7
SATURN & MAZER
(35791)

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 115,000.00
+ Joe J. Bertagnolli
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 11th DAY OF August 19 97

ALAN L. SAXON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

MY COMMISSION EXPIRES (OFFICIAL SEAL) 11/28/98

THIS INSTRUMENT WAS PREPARED BY
Saturn & Mazer Title Services, 212 Third Avenue, North, Nashville, Tennessee 37201

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP/PARCEL NUMBERS
Joe J. Bertagnolli (NAME)	Arbor Mortgage Corp. DBA First (NAME)	64-15-A-14
716 Sweetwater Circle (ADDRESS)	5445 DTC Parkway #100 (ADDRESS)	4D-94439
Old Hickory, TN 37138 (CITY) (STATE) (ZIP)	Englewood, CO 80111 (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, Robert David Murphy and wife, Marka Lynn Murphy

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Joe J. Bertagnolli and Tracey L. Hannah, both single persons, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP

RA 3318

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. 49, Plantation Walk, Section 1, Revision 1, as plat of same appears of record in Book 7900, page 697, in the Register's Office for Davidson County, Tennessee, and to which plat reference is hereby made for a more complete description of said lot.

BEING the same property conveyed to Robert David Murphy and wife, Marka Lynn Murphy by deed from Phillips Builders, Inc. of record in Book 9562, Page 292, Register's Office for Davidson County, Tennessee.

The foregoing is the same legal description as appears in the previous deed of record.

0341188
IDENTIF. & REFERENCE

97 AUG 25 PM 3:57
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

0773 08/25 0101 03CHECK 434.50

unimproved ( )
This is improved (X) property, known as 716 Sweetwater Circle, Old Hickory, TN 37138
(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 our hand s this 11th day of August, 19 97

Robert David Murphy
Robert David Murphy

Marka Lynn Murphy
Marka Lynn Murphy

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 Robert David Murphy and wife, Marka Lynn Murphy

the bargainor S, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 1st day of August, 19 97.

Commission expires 4/28/98

ALAN L. SATURLA NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

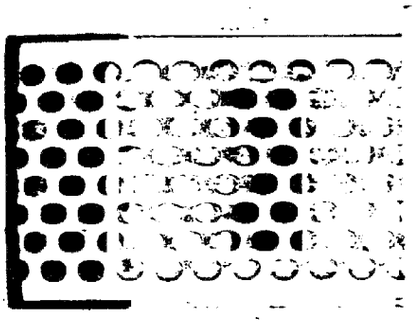
STATE OF TENNESSEE
COUNTY OF

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



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

RECEIVED OF _____

FOR _____

BOOK 10581 PG 77

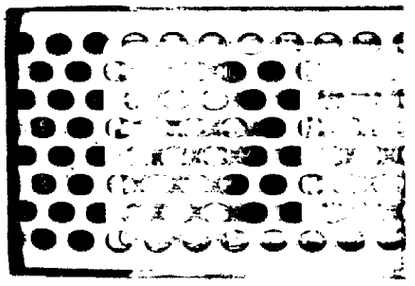
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	115000.00
CON TX	425.50
PRFEE	1.00
WDEED	8.00
TOTAL	434.50
CHECK	434.50

08/25/97 01 16:01 0001 0773

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



03411188
IDENTIFICATION REFERENCE

97 AUG 25 PM 3:57
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1190294