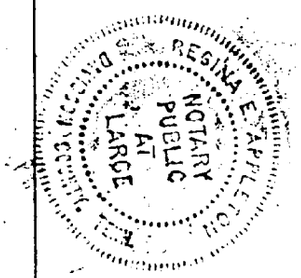
5

WARRANTY DEED



N0897-489L

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 71,000.00

~~VIJAYKUMAR K. PANDYA~~
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th DAY OF August 19 97

Regina E. Appleton
Notary Public

MY COMMISSION EXPIRES: 11-28-98
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
SECURITY ESCROW & TITLE CO., 1005 8th Avenue South, Nashville, TN 37203

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Vijaykumar K. Pandya (NAME)	FT MORTGAGE COMPANIES dba First (NAME)	MAP 91.11
703 Morrow Road (ADDRESS)	P.O. BOX 146 (ADDRESS)	PARCEL 12
Nashville, Tennessee 37209 (CITY) (STATE) (ZIP)	MEMPHIS, TN 38101 (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, Timothy W. Sanders and wife, Brenda F. Sanders

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Vijaykumar K. Pandya

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. 13 on the Plan of Morrow Meadows, Section 1 as of record in Book 2083, Page 105, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Timothy W. Sanders and wife, Brenda F. Sanders by deed from Austin R. Baker, Jr. and wife, Elsie Louise Baker of record in Deed Book 6855, Page 277, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Deed Book 2300, Page 421, Register's Office for said County.

This conveyance is subject to any and all zoning regulations, building restrictions and setback lines, if any, easements and rights-of-way for public utilities of record.

unimproved ( )
This is improved (X) property, known as 703 Morrow Road, Nashville, Tennessee 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 our hand s this 29th day of August 19 97

Timothy W. Sanders
Timothy W. Sanders

Brenda F. Sanders
Brenda F. Sanders

BOOK 10596 PG 203

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 Timothy W. Sanders and wife, Brenda F. Sanders,

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 29th day of August 19 97.

Commission expires 11-28-98

Regina E. Appleton
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 _____.

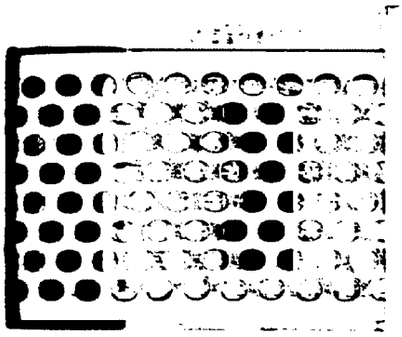
Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

_____
Notary Public

97 SEP -4 PM 3:35

4942 09/04 0101 03CHECK 271-70



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

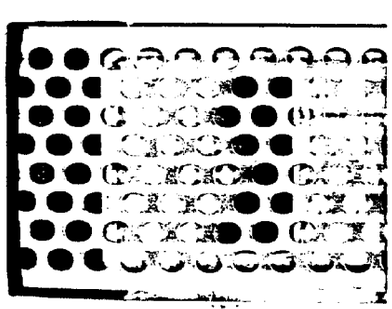
RECEIVED OF _____

FOR _____ BOOK 10596 PG 204

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
			CHRT	~~1000.00~~
			CON TX	262.70
			PRFEE	1.00
			WDEED	8.00
			TOTAL	271.70
			CHECK	271.70
09/04/97	01		15:35 0001	4942

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0345095
IDENTIFICATION REFERENCE

97 SEP -4 PM 3:35
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1194418