BOOK 10636 PG 856

THIS INSTRUMENT PREPARED BY:
HATCHER ESCROW COMPANY
113 SHIVEL DRIVE
HENDERSONVILLE, TENNESSEE 37075

OUR FILE NUMBER: 6503

MAP/GROUP/PARCEL
064-09-0-A-026.00 CO

NEW OWNER'S ADDRESS:
David M. Warner and wife,
Cheryl K. Warner
4544 S. Trace Boulevard
Old Hickory, Tennessee 37138

SEND TAX BILLS TO:
Cedar Federal Savings Bank P.O. Box 77412
425 Phillips Blvd.
Trenton, N.J. 08628

97 OCT -6 PM 2:55
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE
0356306

6971 10/06 0101 03[illegible] 3[illegible]

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid, the receipt of which his hereby acknowledged, I, Frances D. Foreman Gantt, hereinafter called Grantor, do hereby transfer and convey unto David M. Warner and wife, Cheryl K. Warner, their heirs and assigns, hereinafter called Grantees, property described as follows:

> Land in Davidson County, Tennessee, being Unit 4544 Southfork Condominiums, Phase One, as of record in Book 6783, Page 865, 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 Frances D. Foreman herein by Deed of record in Book 7160, Page 42, Register's Office for said county.
>
> Frances D. Foreman is now know as Frances D. Foreman Gantt.
> Joseph C. Gantt, Jr., husband of Frances D. Foreman Gantt, joins in this conveyance for the purpose of conveying any marital interest he may have in said real property.

TO HAVE AND TO HOLD the said tract or parcel of land, with appurtenances, estate, title, and interest thereto belonging to said grantees. Grantor covenant with grantees that she is lawfully seized and possessed of said land in fee simple, possessing a good right to convey it, and that the said land is unencumbered except for the Deed of Trust hereinafter mentioned and except for current taxes, and encumbrances of record.

GRANTOR further covenant and bind herself, her heirs, successors, and representatives to warrant and defend the title to the said land to Grantees, their heirs, successors, and assigns against the lawful claims of all persons whatsoever.

ASSUMPTION CLAUSE

As part of the purchase price of the above described premises, the grantees hereby expressly assume and agree to pay an existing mortgage evidenced by a Deed of Trust of Record in Book 7160, Page 45, Register's Office for Davidson County, Tennessee, in the original amount of $82,200.00, the same being payable to Atlantic Coast Mortgage Company.

GRANTEES execute this Deed as evidence of their assuming and promising to pay the debt hereinabove described

Frances D. Foreman Gantt
Frances D. Foreman Gantt

Joseph C. Gantt, Jr. by Frances D. Foreman Gantt, Attorney-in-fact
Joseph C. Gantt, Jr.

David M. Warner
David M. Warner

Cheryl K. Warner
Cheryl K. Warner

STATE OF Michigan
COUNTY OF Midland

PERSONALLY appeared before me, the undersigned authority, David M. Warner and wife, Cheryl K. Warner, with whom I am personally acquainted, and made oath that they executed the foregoing instrument as their free act and deed and for the purposes therein contained.

DONE at offices in Midland Michigan, U.S.A., on this the 11th day of September, 1997.

Ruth M Mohowitsch
NOTARY PUBLIC

RUTH M. MOHOWITSCH
NOTARY PUBLIC, MIDLAND COUNTY, MICHIGAN
MY COMMISSION EXPIRES JUNE 4, 2000

MY COMMISSION EXPIRES:
June 4, 2000

STATE OF TENNESSEE
COUNTY OF SUMNER

PERSONALLY appeared before me, the undersigned authority, Frances D. Foreman Gantt, with whom I am personally acquainted, and made oath that she executed the foregoing instrument as her free act and deed and for the purposes therein contained.

DONE at offices in Hendersonville, TN, on this the 12th day of September, 1997.

NOTARY PUBLIC

JANET L. ADAMS NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN.

MY COMMISSION EXPIRES:
4-15-2000

STATE OF TENNESSEE
COUNTY OF SUMNER

PERSONALLY appeared before me, the undersigned authority, Frances D. Foreman Gantt as Power of Attorney for Joseph C. Gantt, Jr., with whom I am personally acquainted, and made oath that she as such Power of Attorney with full power and authority so to do executed the foregoing instrument as her free act and deed and for the purposes therein contained.

DONE at offices in Hendersonville, TN, on this the 12th day of September, 1997.

NOTARY PUBLIC

JANET L. ADAMS NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN.

MY COMMISSION EXPIRES:
4-15-2000

BK 10636 PG 858

STATE OF TENNESSEE
COUNTY OF SUMNER

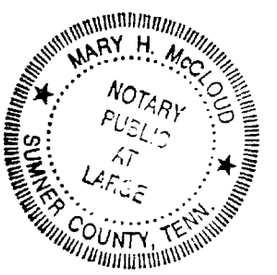
The actual consideration or value whichever is greater for this transfer is $94,224.51

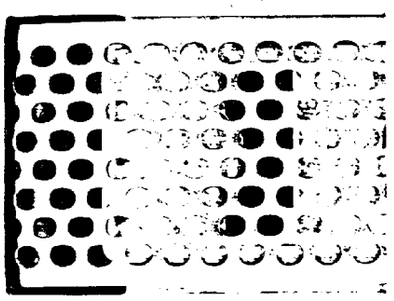
AFFIANT

Sworn to and subscribed before me, this the 12th day of September, 1997.

NOTARY PUBLIC

My Commission Expires:
3/18/98





OFFICIAL RECEIPT

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

RECEIVED OF _____

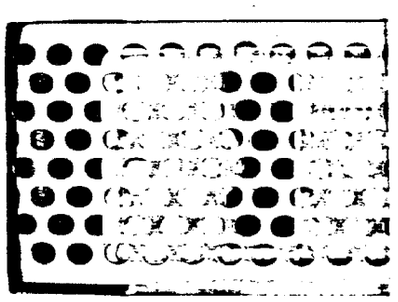
FOR _____

BK. 10656 PG. 859

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 94224.51
				MOR TX 348.63
				ERR CO
				MOR TX 348.63-
				CON TX 348.63
				PRFEE 1.00
				WDEED 12.00
				TOTAL 361.63
				CHECK 361.63
			10/06/97 01	14:57 0001 6971

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0356306
IDENTIF. & REFERENCE

97 OCT -6 PM 2:55
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No.1206310