Prepared by:
Samuel F. Anderson
Attorney at Law
2016 Eighth Avenue South
Nashville, TN 37204

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $99,000.00

Affiant

Subscribed and sworn to before me, this ___ day of November, 1997.

Notary Public

My commission expires 3/24/98

Address of New Owner:	Send Tax Bills to:	Tax Information
Yorktown Funding, Inc. 1104 Fernwood Avenue Suite 101 Camp Hill, PA 17011	Same	Map Parcel 172-8B-52.00

WARRANTY DEED

WHEREAS, Yorktown Funding, Inc. (the "Grantee") is the owner and holder of a certain promissory note dated January 5, 1996, from Oscar L. Markham and wife, Bessie L. Markham (the "Grantor") to the Grantee, in the original principal amount of NINETY NINE THOUSAND DOLLARS AND NO CENTS ($99,000.00) Dollars, which is secured by the deed of trust of record in Book, 9916, Page 391, Register's Office for Davidson County, Tennessee;

WHEREAS, the Grantor has agreed to make, and the Grantee has agreed to accept, this conveyance in return for full and complete satisfaction of said promissory note and the release of said deed of trust;

NOW, THEREFORE, for and in consideration of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Oscar L. Markham and Bessie L. Markham, the Grantors, have bargained and sold, and by these presents do hereby transfer and convey unto Yorktown Funding, Inc., the Grantee, its successors and assigns, a certain tract of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 52 on the plan of Bridle Downs, Phase Two as shown on Plat of record in Plat book 7900, page 241, Register's Office for said county, reference to which is hereby made for a more complete and accurate description.

Being the same property conveyed to Oscar L. Markham and Wife, Bessie L. Markham by deed from the Pinnacle Group in book 9916, Page 388, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to the following: Real Property taxes for 1997 which have been prorated and assumed by the Grantee; Bylaws of Bridle Downs Homeowner's association, Inc. of record in Book 8814, page 639, R.O.D.C.T.; All matters shown in Plat recorded in Book 6900, page 545, and Book 7900, page 241, R.O.D.C.T.; Easement(s) to Sanitary Sewer, as set forth in instrument recorded in Book 7797, page 477 and Book 7977, page 485, R.O.D.C.T.; Storm Water Detention Agreement of record in Book 7266, page 813, R.O.D.C.T.; Rights of others in and to the common elements.

TO HAVE AND TO HOLD said parcel of land, with the appurtenances, estate, title and interest thereto belonging to said Grantee, its successors and assigns, forever; and Grantor does covenant with said Grantee that Grantor is lawfully seized and

possessed of said land in fee simple, has a good right ot convey it, and the same is unencumbered, except as otherwise herein set out; and Grantor does further covenant and bind themselves, their heirs and representatives, to warrant and forever defend the title to said land to said Grantee, its successors and assigns, against the lawful claims of all persons whomsoever.

The Grantee executes this instrument for the sole purpose of agreeing that this conveyance is for the full and complete satisfaction of the herein described promissory note and release of the herein described deed of trust.

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 14th day of November, 1997

GRANTOR:

Oscar L. Markham

Bessie L. Markham

GRANTEE:

YORKTOWN FUNDING, INC.

BY:

97 NOV 20 AM 10:21

0371761

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 Oscar L. Markham and wife, Bessie L. Markham, the Grantor(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 14th day of ~~September~~ November, 1997.

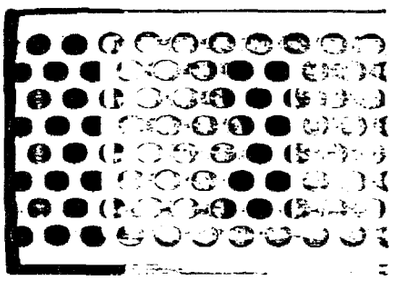
Notary Public

My Commission expires: March 25, 2000

T. PENNINGTON NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

0059 11/20 0101 03CHECK 375.50

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



RECEIVED OF _____

FOR _____

BOOK 10690 PG 780

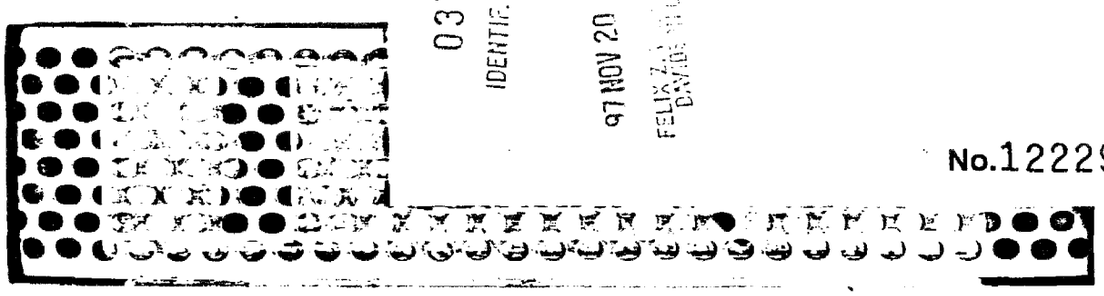
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 99000.00
CON TX 366.30
PRFEE 1.00
WDEED 8.00
TOTAL 375.30
CHECK 375.30

11/20/97 01 10:34 0001 0359

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0371761
IDENTIFICATION REFERENCE

97 NOV 20 AM 10:21

REGISTER
DAVIDSON CO. TN.

No.1222930