BOOK 10698 PG 585

BOX #19B
G#97-11-47K

WARRANTY DEED

SCOTT D. WEISS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 103,900.00

Cindy A Howser
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21st DAY OF November 19 97

Notary Public

MY COMMISSION EXPIRES: July 24, 1999
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
PETER WEISS, ATTORNEY AT LAW, 761 Old Hickory Blvd, Suite 102, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO: MORTGAGEE:	MAP-PARCEL NUMBERS
CINDY A. HOWSER (NAME)	FIRST TRUST MORTGAGE COMPANY (NAME)	MAP 064-16-0-C
706 Having Court (ADDRESS)	6525 Quail Hollow, Suite 300 (ADDRESS)	PARCEL 055co
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	Memphis, TN 37120 (CITY) (STATE) (ZIP)	FB #04D-93748

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, DEANNA L. FORD SLEDGE and husband, JOSEPH T. SLEDGE, JR., AND GALE W. FORD, AN UNMARRIED WOMAN

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO CINDY A. HOWSER, A SINGLE WOMAN

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. 93 on the Plan of Wembley Downs, Section Two, a Planned Unit Development, of record in Book 7900, Page 363, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

BEING the same property conveyed to DeAnna L. Ford and Gale W. Ford, by Deed from Phillips Builders, Inc., of record in Book 8667, Page 453, Register's Office for Davidson County, Tennessee. The said DeAnna L. Ford now being DeAnna L. Ford Sledge.

THIS conveyance is subject to Declaration of Covenants, Conditions and Restrictions of Wembley Downs, of record in Book 8304, Page 623, as amended in Book 8447, Page 633, in Book 8587, Page 268, and in Book 9522, Page 349, said Register's Office; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been prorated and paid by the Grantors herein.

JOSEPH T. Sledge, Jr., spouse of the above named DeAnna L. Ford Sledge, joins in this conveyance for the sole purpose of releasing any and all rights he may have in and to the above described property, especially his marital rights.

This is improved (X) unimproved ( ) property, known as 706 Hayling Court, Hermitage, TN 37076
(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 21st day of November 1997

DEANNA L. FORD SLEDGE

JOSEPH T. SLEDGE, JR.

GALE W. FORD

DCTN01WC

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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 DEANNA L. FORD SLEDGE and husband, JOSEPH T. SLEDGE, JR., AND GALE W. FORD, AN UNMARRIED WOMAN

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 Brentwood, Tennessee, this 21st day of November, 97

Commission expires July 24, 1999

Notary Public

SCOTT D. WEISS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

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

4474 11/26 0101 03CHECK 393.43

0374005

IDENTIFICATION REFERENCE

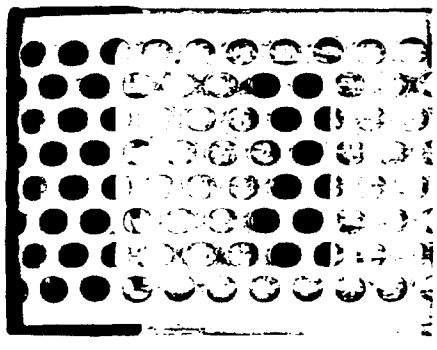
97 NOV 26 PM 12:20

FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

DCTN01WC

OFFICIAL RECEIPT

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



RECEIVED OF _____

FOR _____

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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

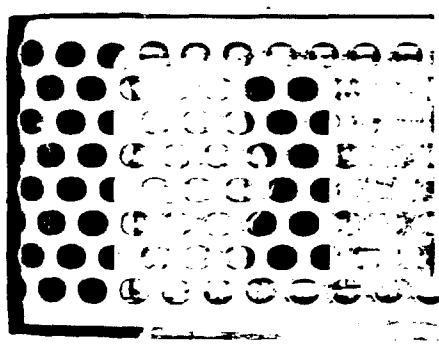
CAMT
103900.00
CON TX 384.43
PRFEE 1.00
WDEED 8.00
TOTAL 393.43
CHECK 393.43
11/26/97 01 12:23 0001 4474

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0374005
IDENTIF. # REFERENCE

97 NOV 26 PM 12:20

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.



No.1225318