Box 1

WARRANTY DEED

BOOK 10699 PG 182

LORI HOLLOWAY NOTARY PUBLIC AT LARGE RUTHERFORD CO., TENN.

My Commission Expires Oct. 9, 1999

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $103,000.00

Gary Wayne Richey
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21ST DAY OF NOVEMBER, 1997.

Lori Holloway
Notary Public

MY COMMISSION EXPIRES: October 9, 1999.

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Guaranty Title and Escrow Company, 2711 Murfreesboro Road, Suite 200, Antioch, TN 37013

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Gary Wayne Richey	Standard Federal Bank, A Federal Savings Bank	150-9A82
(NAME) 1413 Calais Court	(NAME) 2600 W. Big Beaver Road	
(ADDRESS) Antioch, TN 37013	(ADDRESS) Troy,Michigan 48084	
(CITY) (STATE) (ZIP)	(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, **BRUCE R. HICKEN AND WIFE BARBARA E. HICKEN** HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **GARY WAYNE RICHEY AND WIFE REVA JOYCE RICHEY** 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. 236 on the Plan of Forest View Park Section 8 of record in Plat Book 6900, Page 633, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Bruce R. Hicken and wife, Barbara E. Hicken by deed of record in Book 8343, Page 264, Register's Office for Davidson County, Tennessee.

This instrument is executed on behalf of Bruce R. Hicken and wife Barbara E. Hicken by Donna Ritter as their Attorney-In-Fact pursuant to recorded Power of Attorney of record in Book 10649 Page 181, in the Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

This is improved (X) property, known as 1413 Calais Court, Antioch, TN 37013
(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 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.

0374145
IDENTIF. & REFERENCE

97 NOV 26 PM 2:52
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

Witness my/our hand(s) this 21st day of November, 1997.

Bruce R. Hicken
By: Donna Ritter, Attorney-In-Fact

Barbara E. Hicken
By: Donna Ritter, Attorney-In-Fact

STATE OF TENNESSEE
COUNTY OF DAVIDSON

BOOK 10699 PG 183

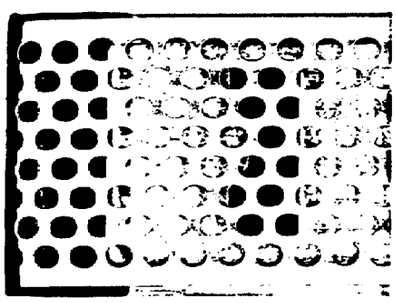
On this 11/21/97 before me personally appeared Donna Ritter, the person who executed the foregoing instrument on behalf of Bruce R. Hicken and wife Barbara E. Hicken, and acknowledged that she executed the same as the free act and deed of the said Bruce R. Hicken and wife Barbara E. Hicken, through Power of Attorney granted her, by the said Bruce R. Hicken and wife Barbara E. Hicken.

Lori Holloway
Notary Public

Commission Expires: October 9, 1999

LORI HOLLOWAY
NOTARY PUBLIC AT LARGE
RUTHERFORD CO., TENN.
My Commission Expires Oct. 9, 1999

4624 11/26 0101 03CHECK 390.10



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____ BOOK 10699 PG 184

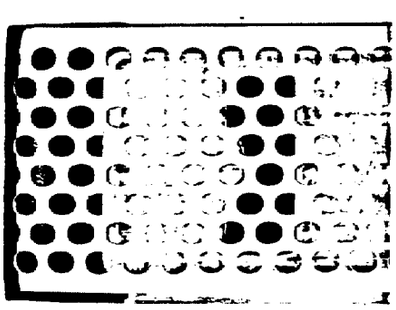
CO - CONVEYANCE	CC— - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
103000.00
CON TX 381.10
PRFEE 1.00
WDEED 8.00
TOTAL 390.10
CHECK 390.10

11/26/97 01 14:55 0001 4624

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0374145
IDENTIF. ↑ REFERENCE

97 NOV 26 PM 2:52

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1225468