BOOK 10717 PG 535

Box 1

WARRANTY DEED

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 $130,900.00

Lula Belle Wallace
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26TH 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 Co., 2711 Murfreesboro Road, Suite 200, Antioch, TN 37013

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
James W. Wallace	Arbor Mortgage Corporation dba First City Financial	135-14A192
(NAME)	(NAME)	
948 Blue Mountain Lane	5445 DTC Parkway #100	
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Englewood,Colorado 80111	
(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, **JAMES K. OWEN AND WIFE KAREN M. OWEN** HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **JAMES W. WALLACE AND WIFE LULA BELLE WALLACE** 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. 192 on the Plan of Pinnacle Point Subdivison Phase 4 of record in Plat Book 6900, Page 524, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to James K. Owen and wife, Karen M. Owen by deed of record in Book 8360, Page 988, 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 948 Blue Mountain Lane, 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.

Witness my/our hand(s) this 26th day of November, 1997.

James K. Owen

Karen M. Owen

STATE OF TENNESSEE
COUNTY OF DAVIDSON

0023 12/11 0101 03CHECK 493.33

Personally appeared before me, Lori Holloway, a Notary Public in and for said County and State, the within named James K. Owen and wife Karen M. Owen, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Antioch , Tennessee this 26th day of November, 1997

Commission expires: October 9, 1999

Lori Holloway
Lori Holloway Notary Public

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

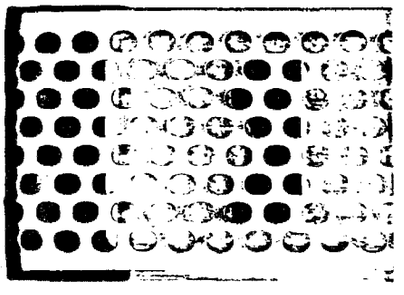
97 DEC 11 PM 12:42
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. A REFERENCE

037109

OFFICIAL RECEIPT

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



RECEIVED OF _____

FOR _____

BOOK 10717 PG 536

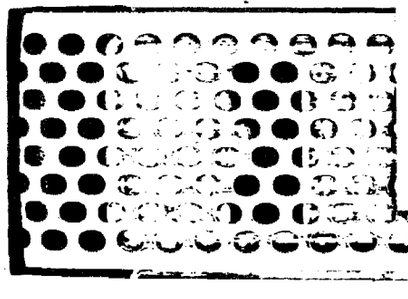
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			CAMT	
				130900.00
			CON TX	484.33
			PRFEE	1.00
			WDEED	8.00
			TOTAL	493.33
			CHECK	493.33
12/11/97	01		12:47 0001	0023

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

037109
IDENTIFICATION REFERENCE

97 DEC 11 PM 12:42
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.



No. 1230800