3

This Instrument Prepared by F. Brice
Two Devon Square 744 W. Lancaster Ave.
Wayne, PA 19087-2594

STFM-07942

WARRANTY DEED

THIS INDENTURE, made this 24TH day of November, A.D., 19 97, between ELEANORE F. WALKER, JOSEPH T. HARTMAN, TERRELL R. JOHNSON, ROBERT W. BUGEL and GEORGE E. MCCARTY, Trustees under Declaration of Trust dated March 1, 1990

Pennsylvania, First Parties, and

SHARON BORDERS, AS GUARDIAN OF JERI NICOLE BORDERS, BY ORDER OF THE PROBATE COURT FOR DAVIDSON COUNTY, TENNESSEE, OF RECORD IN BOOK ____, PAGE ____, REGISTER'S OFFICE FOR DAVIDSON COUNTY,

Tennessee, Second Parties

WITNESSETH; that said First Parties, for and in consideration of the sum of TEN AND no/100----------Dollars ($ 10.00----------) and other good and valuable consideration to us in hand paid by Second Parties, the receipt of which is hereby acknowledged,

we

have granted, bargained, sold and conveyed, and do hereby grant, bargain, sell and convey unto the said Second Parties the following described premises, to wit:

BEING Lot No. 193 on the Plan of Forest View Park, Section VII as of record in Plat Book 6900, page 162, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete and accurate description.

BEING the same premises which Carl A. Gardner, unmarried, by Deed dated October 21, 1997 and recorded in Davidson County, Tennessee in Deed Book Volume , Page &c., granted and conveyed unto Eleanore F. Walker, Joseph T. Hartman, Terrell R. Johnson, Robert W. Bugel and George E. McCarty, Trustees under Declaration of Trust dated March 1, 1990, in fee.

And by Authority set forth under Declaration of Trust dated March 1, 1990, any two Trustees thereunder may act for all the Trustees.

with the hereditaments and appurtenances thereto appertaining, hereby releasing all claims to homestead and dower therein. TO HAVE AND TO HOLD THE said premises to the said Second Parties, their heirs and assigns forever.

And said First Parties, for themselves and for their heirs, executors and administrators do hereby covenant with said Parties, their heirs, and assigns, that they are lawfully seized in fee simple of the premises above conveyed and have full power, authority and right to convey the same, and that said premises are free from all encumbrances except

PLEASE SEE EXHIBIT "A" ATTACHED HERETO

and that they will forever warrant and defend the said premises and the title thereto against the lawful claims of all persons whomsoever.

Whenever in this instrument a pronoun is used it shall be construed to represent either singular or plural, as the case may demand.

EXHIBIT "A"

1. All REAL PROPERTY taxes for the year 1998 and subsequent years not yet due and payable (MAP 150-09-0-A, PARCEL 039.00).

2. All matters as set forth on the Plan of record in Plat Book 6900, page 162, said Register's Office, which plan includes a 20-foot minimum building setback line from CALAIS CIRCLE and a 20-foot public utility and drainage easement along the back lot line.

3. Restrictive Covenants recorded in Deed Book 7079, page 472, as amended in Book 7235, page 411, Register's Office for DAVIDSON County, Tennessee.

IN WITNESS WHEREOF the said First Parties hereunder set their hands and seals the day and year first above written.

_____(L.S.) Terrell R. Johnson (L.S.)
and
_____(L.S.) Joseph T. Hartman (L.S.)
Trustees under Declaration
of Trust dated March 1, 1990

STATE OF PENNSYLVANIA }
COUNTY OF Delaware }:ss

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State Terrell R. Johnson and Joseph T. Hartman, Trustees under Declaration of Trust dated March 1, 1990, the within named bargainor, 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 office, in Delaware County, this 24 day of November 19 97

Gerard M. Schuhl Notary Public

NOTARIAL SEAL
GERARD M. SCHUHL, Notary Public
City of Philadelphia, Phila. County
My Commission Expires Nov. 13, 2000

My Commission expires _____

5799 12/30 0101 03CHECK 399.65

MAP 150-09-0-A, PARCEL 039.00

THE NAME AND ADDRESS OF A PROPERTY OWNER
OWNER SHARON BORDERS, AS GUARDIAN OF JERI NICOLE BORDERS
ADDRESS 3357 CALAIS CIRCLE
~~ANTIOCH, TN 37013~~

PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF TAXES:
UNION PLANTERS NATIONAL BANK
ADDRESS P.O. Box 2926
MEMPHIS, TN 38101-2926

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $ 104,500.00. Affiant Sharon Borders

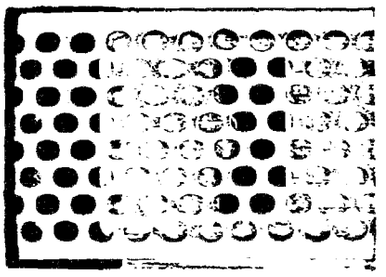
Subscribed and sworn to before me this 11th day of December 1997.

Notary Public Tracey L. Kyle
5/23/98

0384405
IDENTIF. & REFERENCE

97 DEC 30 AM 7:50
FELIX Z. ... REGISTER
DAVIDSON COUNTY, TN.

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



RECEIVED OF _____

FOR _____ BOOK 10737 PG 16

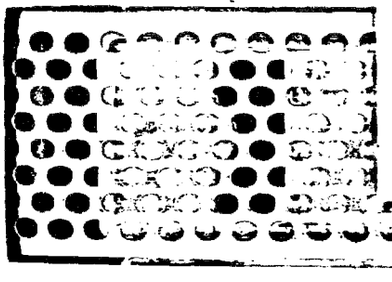
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 104500.00
CON TX 386.65
PRFEE 1.00
WDEED 12.00
TOTAL 399.65
CHECK 399.65

12/30/97 01 07:52 0001 5799

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



038405
IDENTIF. # REFERENCE

97 DEC 30 AM 7:50

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

No. 1236504