THIS INSTRUMENT PREPARED BY:

MITCHELL A. WATTS, ATTORNEY
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $***95,000.00.

Clifton McDaniel
Affiant

Subscribed and sworn to before me this 16th day of January, 1998.

Judy Bernard
Notary Public

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: 7/18/99

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	MAP & PARCEL NOS.
CLIFTON McDANIEL KEENA S. McDANIEL 1708 Hunters Branch Road Antioch, Tennessee 37013	GUARANTY TRUST COMPANY 640 Broadmor Boulevard Suite 100 Murfreesboro, Tennessee 37129	MAP 172-8-A PARCEL 144 CO

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of NINETY FIVE THOUSAND AND 00/100 ($***95,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantees the receipt of which is hereby acknowledged, I, MICHAEL DAVID PENNINGTON, unmarried, hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto CLIFTON McDANIEL and wife, KEENA S. McDANIEL, 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:

BEING Lot No. 144 on the Plan of Hunters Branch, Section 1, as of record in Book 6250, page 513, Register's Office for Davidson County, Tennessee.

SAID Lot No. 144 fronts 43.25 feet on the northeasterly margin of the turnaround of Hunters Branch Road and runs back 117.20 feet on the northwest lot line; 30 feet on the north lot line; 139.48 feet on the east lot line; and 67.14 feet on the south lot line to a point of intersection.

BEING the same property conveyed to Michael David Pennington, unmarried, by deed from Philhall Corp. of record in Book 6859, page 388, Register's Office for Davidson County, Tennessee.

This is improved property known as 1708 Hunters Branch Road, Antioch, Tennessee 37013.

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.

GRANTOR COVENANTS with the said GRANTEES that he is lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee.

2. Matters, if any, shown on the plan of Hunters Branch, Section 1, of record in Book 6250, page 513, Register's Office for Davidson County, Tennessee.

GRANTOR FURTHER COVENANTS and bind himself, his 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.

IN WITNESS WHEREOF I have hereunto set my hand on this the 16th day of January, 1998.

Michael David Pennington

MICHAEL DAVID PENNINGTON

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 MICHAEL DAVID PENNINGTON, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 16th day of January, 1998.

Mitchell A. Watts

Notary Public

My Commission Expires: 9/29/2001

MITCHELL A. WATTS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

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03 FEB -3 AM 10:30

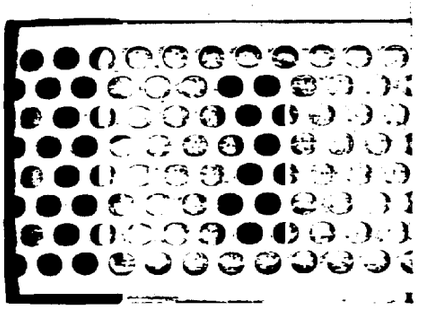
0396529

IDENTIFICATION/REFERENCE

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

BOOK 10779 PG 450

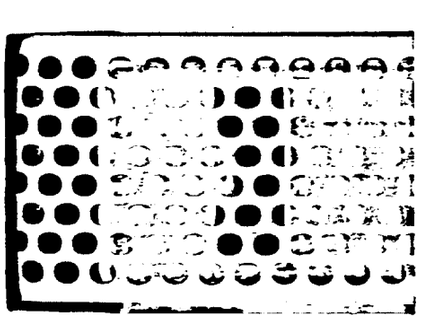
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	95000.00
CON TX	351.50
PRFEE	1.00
WDEED	8.00
TOTAL	360.50
CHECK	360.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02/03/98 01 10:34 0001 6908



0396529
IDENTIF. & REFERENCE

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DAVIDSON COUNTY, TN.

No. 1249473