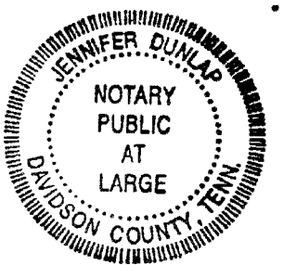
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DAVIDSON
FILED 10854 PG 854

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 88,900.00

Barbara Caruthers
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23rd DAY OF March 19 98

Jennifer Dunlap
Notary Public

MY COMMISSION EXPIRES: 5/27/2001
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Southland Title & Escrow Co., 750 Old Hickory Blvd., Suite 202, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Barbara A. Caruthers (NAME)	FT Mortgage Companies d/b/a (NAME)	165-13-009
4740 Greystone Street (ADDRESS)	111 Westwood Place, Suite 109 (ADDRESS)	2D 78069
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Brentwood, Tennessee 37027 (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, Mark A. Bowers and wife, Tereasa L. Bowers

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Barbara A. Caruthers, unmarried

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, TN, BEING Lot No. 16 on the Plan of Peppertree Forest Subdivision, Section One, Revised, of record in Plat Book 6900, pages 973, 974 and 975 , Register's Office for Davidson County, TN, to which plan reference is hereby made for a complete description thereof.

Being the same property conveyed to Mark A. Bowers and wife, Tereasa L. Bowers, by deed from William S. Vance, Sr. and wife, Gladys Vance, of record in Book 9604, page 705, Register's Office for Davidson County, TN.

This conveyance is subject to the following: Taxes for the year 1998 have been prorated and payment thereof is expressly assumed by the herein Grantee; Restrictions of record in Book 7982, page 736, restated in Book 8703, page 462, Book 8751, page 607, and Book 8757, page 623; Charter of record in Book 8757, page 639; Plan of record in Book 6900, pages 973, 974 and 975; all in the Register's Office for Davidson County, TN.

0921 03/26 0101 03CHECK 337.96

unimproved ( )
This is improved (X) property, known as 4740 Greystone Street, 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 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 23rd day of March 19 98

Mark A. Bowers
Mark A. Bowers

Tereasa L. Bowers
Tereasa L. Bowers

MAIL ENV.

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.
98 MAR 26 AM 9:46

IDENTIFICATION REFERENCE
041694

BOOK 10854 PG 835

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 Mark A. Bowers and wife, Tereasa L. Bowers

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 23rd day of March 19 98.

Commission expires 5/27/2001

JENNIFER DUNLAP NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Jennifer Dunlap
Notary Public

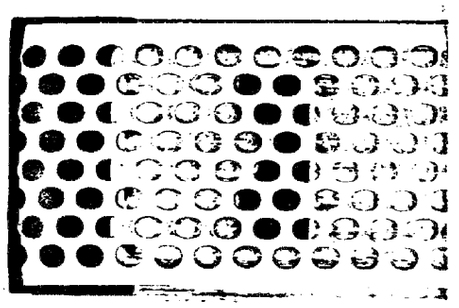
STATE OF TENNESSEE
COUNTY OF

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



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

RECEIVED OF _____

FOR _____

BK 10854 PG 856

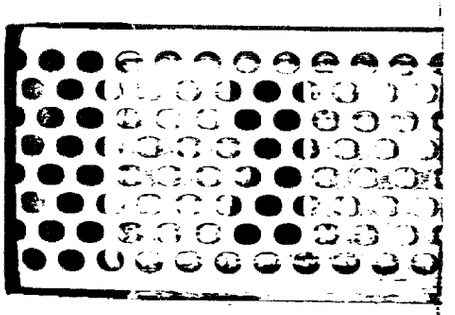
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 88900.00
CON TX 328.96
PRFEE 1.00
WDEED 8.00
TOTAL 337.96
CHECK 337.96

03/26/98 01 09:46 0001 0921

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



04 16942
IDENTIF. # REFERENCE

98 MAR 26 AM 9:46

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1271213