STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 78,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26th DAY OF March, 19 98

Notary Public

MY COMMISSION EXPIRES: 5-28-2000
(AFFIX SEAL)

LINDA S. HARRIS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

THIS INSTRUMENT WAS PREPARED BY
Linda S. Harris & Associates, 213 Ward Circle, Suite 200, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO.	MAP-PARCEL NUMBERS
Dominick L. Riccardi (NAME)	FT Mortgage Companies (NAME)	148-8
4541 Xavier Drive (ADDRESS)	P. O. Box 146 (ADDRESS)	108
Antioch, Tennessee 37013 (CITY) (STATE) (ZIP)	Memphis, TN 38101 (CITY) (STATE) (ZIP)	2DU 23330

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, Charles L Haynes

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Dominick L. Riccardi and wife, Merilyn J. Riccardi

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. 111 on the Plan of Section Two, Oakwood Terrace, Book 4460, pages 118 and 119, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Charles L Haynes by deed from Angela Davis of record in Book 9367, page 68 and re-recorded in Book 9374, page 418, Register's Office for Davidson County, Tennessee.

Subject to restrictions of record in Book 4650, page 995 and Book 4689, page 376, said Register's Office.

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

0420228
IDENTIFICATION REFERENCE

98 APR -2 AM 9:37
RECEIVED
DAVIDSON COUNTY, TN.

4391 04/02 0101 03CHECK 297.60

unimproved ( )
This is improved (X) property, known as 4541 Xavier Drive, Antioch, Tennessee 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 my hand this 26th day of March, 19 98

Charles L Haynes Charlene D. Haynes

Charles L Haynes

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Charles L Haynes

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 at Brentwood, _____, Tennessee, this 26th day of March, 19 96.

Commission expires 5-28-2000

_____
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

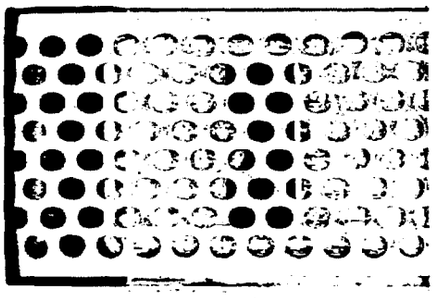
STATE OF TENNESSEE
COUNTY OF

On this, _____ day of _____, 19 ____, personally appeared before me, _____, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained and who further acknowledged that he is the "attorney-in-fact" of _____ and is authorized by them to execute this instrument on their behalf, as their free act and deed.

Witness my hand, at office, this _____ day of _____, 19 ____

My commission expires _____

_____
Notary Public



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

RECEIVED OF _____

FOR _____

BOOK 10867 PG 305

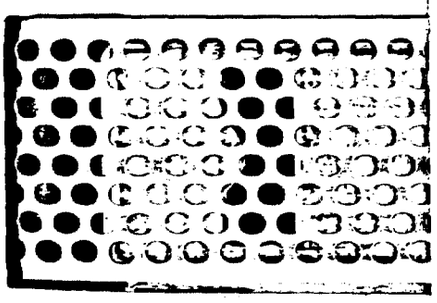
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	78000.00
CON TX	288.60
PRFEE	1.00
WDEED	8.00
TOTAL	297.60
CHECK	297.60

04/02/98 01 09:39 0001 4391

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0420228
IDENTIF. & REFERENCE

98 APR -2 AM 9:37
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1274649