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WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 117,750.00

Bernadette L. Wessels
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 2nd DAY OF July 19 98

Dana Summarell
Notary Public

MY COMMISSION EXPIRES: July 24, 1999
(AFFIX SEAL)

DANA SUMMARELL NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires July 24, 1999

THIS INSTRUMENT WAS PREPARED BY
PETER WEISS, ATTORNEY AT LAW, 761 Old Hickory Blvd, Suite 102, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
BERNADETTE L. WESSELS (NAME)	FIRST TRUST MORTGAGE COMPANY (NAME)	MAP 084-11
405 Smithwood Drive (ADDRESS)	6525 Quail Hollow, Suite 300 (ADDRESS)	PARCEL 213
Nashville, TN 37214 (CITY) (STATE) (ZIP)	Memphis, TN 38101 (CITY) (STATE) (ZIP)	F.B. 03DZ-44752

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, FIRST CHOICE INVESTMENTS, INC.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO BERNADETTE L. WESSELS AND WIFE, RICHARD P. WESSELS

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. 161 on the Plan of Maplecrest of record in Plat Book 1835, Pages 27 and 28 and amended in Book 2036, Page 634, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description thereof.

BEING the same property conveyed to First Choice Investments, Inc., by Deed from Robert Allen Lowe, Eric Eugene Lowe, and Madilyn Lowe Rigsby, Heirs of the Estate of Norma Jeanne Lowe, of record in Book 10895, Page 454, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

MAIL ENV.

98 JUL 13 PM 3:38
RECEIVED FOR RECORD
DAVIDSON COUNTY, TN.
KAY C. WILLIAMS REGISTER

IDENTIF. & REFERENCE

0461683

unimproved ( )
This is improved (X) property, known as 405 Smithwood Drive, Nashville, TN 37214
(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.

07/13 0101 03CHECK 446.

Witness our hand s this 2nd day of July 1998

FIRST CHOICE INVESTMENTS, INC.

By: Tom Yeargen
TOM YEARGEN, PRESIDENT

Attest: Sec.
ANTHONY SCHUMANN, SECRETARY

STATE OF TENNESSEE
COUNTY OF

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Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

_____

_____

the bargainor _____ with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____ _____, Tennessee, this _____ day of _____ 19_____ .

Commission expires _____ _____

Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

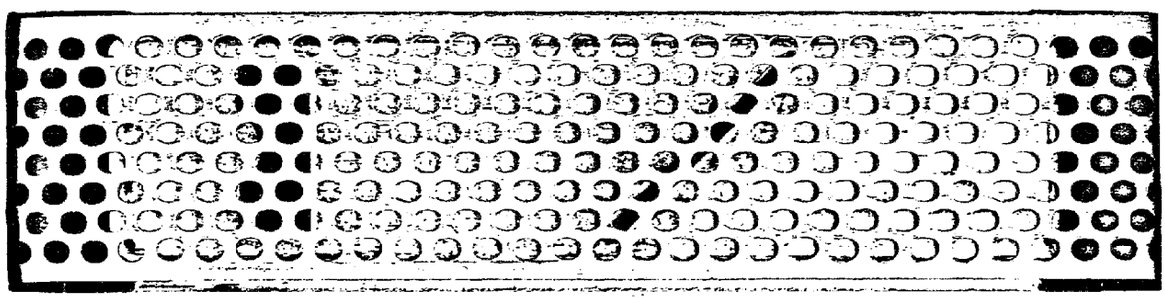
Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared TOM YEARGEN and ANTHONY SCHUMANN with whom I am personally acquainted and who upon their oath(s) acknowledged themselves to be the PRESIDENT and SECRETARY respectively of the FIRST CHOICE INVESTMENTS, INC the within named bargainor, and corporation, and that they as such PRESIDENT and SECRETARY being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said TOM YEARGEN as such PRESIDENT, and attesting the same by the said ANTHONY SCHUMANN as such SECRETARY.

Witness my hand and official seal at office at Brentwood, TN on this the 2nd day of July 1998.

My commission expires July 24, 1999

Notary Public

PETER WEISS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN

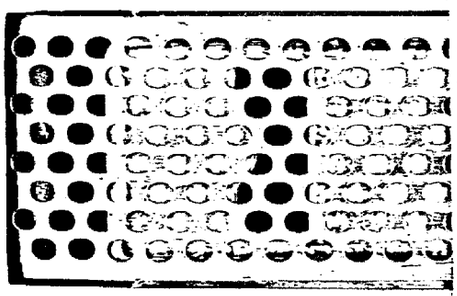


OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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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 117750.00
CON TX 435.67
PRFEE 1.00
MTGTAX 8.00
CFEE 2.00
TOTAL 446.67
CHECK 446.67

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/13/98 01 15:38 0001 274(

0461683
IDENTIF. # REFERENCE

98 JUL 13 PM 3:38

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