Prepared by:
Centennial Title Company, Inc.
30 Burton Hills Blvd., #240
Nashville, TN 37215

Instr:20000119000617S Page: 1 OF 2
REC'D FOR REC 01/19/2000 11:38:16AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $571.65

39-B
File #00-1003

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned Steven R. Chandler, and Kelly C. Chandler, husband and wife, hereinafter called the Grantor, has bargained and sold, and by these presents does hereby transfer and convey unto Monroe J. Abram, and wife, Kimberly R. Abram , hereinafter called the Grantee, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: To Wit:

Land in Davidson County, Tennessee, being Lot No. 766 on the Final P.U.D. Plan of Somerset, Phase V-D, a Planned Unit Development, as of record in Book 7900, page 670, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Steven R. Chandler and Kelly C. Chandler, husband and wife, by deed of record in Book 10553, Page 370, Registers office for said County.

The property conveyed herein is subject to matters shown on the recorded plan, and to applicable easements and restrictions of record.

This is improved property, known as: 1508 Grapeleaf Way, Antioch TN 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 Grantee, Grantee's heirs or assigns, forever. Grantor covenant with the said Grantee that Grantor is lawfully seized and possessed of said of said land in fee simple, has good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor further covenants and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's 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.

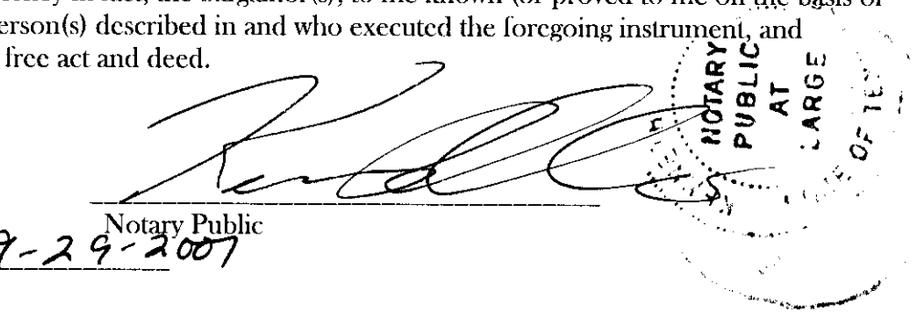
WITNESS THE EXECUTION HEREOF this 17th day of January, 2000

Steven R Chandler
Steven R. Chandler

Kelly C Chandler by Steven R Chandler Atty in Fact
Kelly C. Chandler by Steven R. Chandler, Attorney In-Fact

State of Tennessee)
County of Davidson)

On this 17th day of January, 2000, before me the undersigned, a Notary Public in and for said County and State, personally appeared before me the within named Steven R. Chandler, individually and Steven R. Chandler for Kelly C. Chandler, as her attorney-in-fact, the bargainor(s), to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.



Notary Public

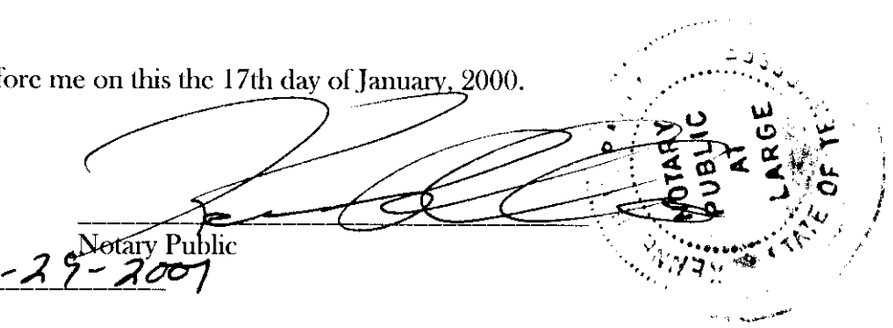
My Commission Expires: 9-29-2001

State of Tennessee)
County of Davidson)

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 154,500.00.

X Steven R Chandler
Affiant

Sworn and subscribed before me on this the 17th day of January, 2000.



Notary Public

My Commission Expires: 9-29-2001

NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:	TAX MAP-PARCEL #:
Monroe J. Abram	Franklin American Mortgage	150-12-A-165CO
1508 Grapeleaf Way	501 Corporate Centre Drive #400	
Antioch, TN 37013	Franklin, TN 37064	