BOX 50-B

PREPARED BY: RETURN TO:
BANKERS TITLE & ESCROW CORP.
3310 WEST END AVE.
NASHVILLE, TN 37203

Instr:200002020010820 Page: 1 OF 2
REC'D FOR REC 02/02/2000 10:56:33AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $628.63

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 165,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF January 2000

Notary Public

MY COMMISSION EXPIRES: 10-25-2003
(AFFIX SEAL)

STATE OF TENNESSEE NOTARY PUBLIC

THIS INSTRUMENT WAS PREPARED BY

William D. Castleman, Attorney, 110 Glancy Square, Suite 112, Goodlettsville, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Marilyn S. Bell (NAME)	FT Mortgage Companies d/b/a (NAME)	MAP 42-3
711 Ronnie Road (ADDRESS)	2974 LBJ Freeway, Suite 200 (ADDRESS)	PARCEL 104
Madison, TN 37115 (CITY) (STATE) (ZIP)	Dallas, TX 75234 (CITY) (STATE) (ZIP)	11D34560

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, Everett Kersten and wife, Jane Sowell Kersten

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Marilyn S. Bell, an unmarried person

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 14 on the Map of Castle Grove, Section Two, as of record in Book 2900, Page 102, Register's Office for Davidson County, Tennessee.

Said lot fronts 139 feet on the westerly side of Ronnie Road and runs back between lines 249.1 feet on the northerly line and 345.7 feet on the southerly line to a dead line in the rear, which is a broken line, measuring 172.95 feet thereon.

Being the same property conveyed to Everett Kersten and wife, Joann Sowell Kersten by deed from G. W. Hire and wife, Lula Mae Hire, of record in Book 4614, Page 915, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 711 Ronnie Road, Madison, TN 37115
(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 31st day of January 2000

Everett Kersten
Everett Kersten

Jane Sowell Kersten
Jane Sowell Kersten

First Data Systems, Inc.
1-800-626-5427
DCTN01WC 12/88

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 Everett Kersten and wife, Jane Sowell Kersten

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 Goodlettsville, Tennessee, this 31st day of January, 2000.

Commission expires 10-25-2003

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ 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 _____, _____.

My commission expires _____

Notary Public