FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

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

$136,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20th DAY OF September 19 85

Notary Public

MY COMMISSION EXPIRES: 11-1-87

(AFFIX SEAL)

BOOK 6664 PAGE 545

THIS INSTRUMENT WAS PREPARED BY

GARY B. FISHER, ATTORNEY AT LAW, 494 BELL ROAD, NASHVILLE, TN 37217

NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Charles Chadwick Gabbard (NAME)	City Federal S&L Assoc. (NAME)	127-0
7949 Saddle Ridge Trace (STREET ADDRESS OR ROUTE NUMBER)	125 Belmont Dr. (STREET ADDRESS)	220
Nashville, TN 37221 (CITY) (STATE) (P. O. ZIP)	Somerset, NJ 08873 (CITY) (STATE) (ZIP)	9D 06924

FOR AND IN 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, Kenneth Stephens et ux, Teresa G. Stephens

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Charles Chadwick Gabbard, 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, Tennessee, being Lot No. 30 on the Plan of Saddle Ridge, Section 2, of record in Book 5200, Page 366 and 367, Register's Office for said county, to which reference is made for a more complete description.

Being the same property conveyed to Kenneth Stephens et ux, Teresa G. Stephens by deed from Willie K. Davis et ux Barbara T. Davis and Marion Thurman et ux Eva Thurman, of record in Deed Book 6374, Page 141, Register's Office for Davidson County, Tennessee.

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

39182

IDENTIFICATION REFERENCE

SEP 25 11 26 AM '85

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

CHECK

This is unimproved ( ) improved (X) property, known as 7949 Saddle Rdige Trace Nashville, Tn 37221

(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 20th day of September, 19 85

Kenneth Stephens

Teresa G. Stephens

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Kenneth Stephens et ux, Teresa G. Stephens

the bargainors, 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 Nashville, Tennessee, this 20th day of September, 19 85.

Carol Ward Notary Public

Commission Expires 11-1-87

STATE OF TENNESSEE
Davidson County

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

with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the _____ of the _____ a corporation, and that he as such _____, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as _____.

Witness my hand and official seal at _____, _____, this _____ day of _____, 19___.

_____ Notary Public

Commission Expires _____

WARRANTY DEED

FROM
Kenneth Stephens et ux,

Teresa G. Stephens

TO
Charles Chadwick Gabbard unmarried

GARY B. FISHER
ATTORNEY AT LAW
SUITE 12 VILLAGE SQUARE CENTER
494 BELL ROAD
NASHVILLE, TENNESSEE 37217

OFFICIAL RECEIPT

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

RECEIVED OF_____

FOR_____

Book 6664 PAGE 547

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

136900.00- CAPIT.
355.94 CSTAX
.50 PRFEE
6.00 MRTG TX
CHECK 362.44-
0209A09/25/85 BAL .00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

39182

IDENTIFICATION REFERENCE

SEP 25 11 28 AM '85

FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN

No. 175847