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FORM No. WD-1

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 82,500.00

Billy Ray Fitzgerald Sr.
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 15th DAY OF January 19 87

Carolyn Delfs
Notary Public Carolyn Delfs

MY COMMISSION EXPIRES: March 8, 1989
(AFFIX SEAL)

THIS INSTRUMENT PREPARED BY
EAST END TITLE & ESCROW, INC. -- 405 Two Mile Pike -- Goodlettsville, Tennessee 37072

NAME	ADDRESS	
ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
BILLY RAY FITZGERALD, SR. (NAME)	CITIZENS & SOUTHERN (NAME)	86-3
541 Old Lebanon Dirt Road (STREET ADDRESS OR ROUTE NUMBER)	P. O. BOX 656 (STREET ADDRESS)	Parcel 68
Hermitage, Tn. 37076 (CITY) (STATE) (P.O. ZIP)	TUCKER, GEORGIA 30085-0656 (CITY) (STATE) (ZIP)	

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, John L. Overstreet and wife, Minnie C. Overstreet, BY AND THROUGH JOHN L. OVERSTREET, AS ATTORNEY IN FACT

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO BILLY RAY FITZGERALD, SR. and wife, SUSAN L. FITZGERALD

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. 64 on the Plan of Ridgemere Subdivision, which is of record in Plat Book 6250, pages 937, 938 and 939, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete description of said lot.

Being a portion of the same property conveyed to John L. Overstreet and wife, Minnie C. Overstreet, by deed of J & L Builders of record in Book 6929, page 173, Register's Office for Davidson County, Tennessee.

John L. Overstreet executes this instrument as Attorney In Fact for Minnie C. Overstreet pursuant to General Power of Attorney of record in Book 6893, page 359, Register's Office for Davidson County, Tennessee.

84640

IDENTIFICATION REFERENCE

JAN 16 11 25 AM '87

FELIX Z. WILSON JR. REGISTER
DAVIDSON COUNTY, TN

This is unimproved ( ) improved XX property, known as 541 Old Lebanon Dirt Road, Hermitage, Tn. 37076
(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 heir 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 covey 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 this 15th day of January, 19 87

John L. Overstreet

By John L. Overstreet, Att'y in fact
Minnie C. Overstreet

John L. Overstreet

Minnie C. Overstreet

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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 JOHN L. OVERSTREET, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 15th day of January, 1987.

Commission expires 3/8/89

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 (their several oaths) acknowledged (themselves) to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that (he) (they) 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

WARRANTY DEED

FROM

TO

RETURN TO:

EAST END TITLE & ESCROW, INC.
405 Two Mile Pike
Goodlettsville, Tennessee 37072

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 JOHN L. OVERSTREET, to me known to be the person who executed the foregoing instrument on behalf of MINNIE C. OVERSTREET, and acknowledged that he executed the same as the free act and deed of the said MINNIE C. OVERSTREET, for the purposes therein contained.

WITNESS my hand and official seal at office in Nashville, Tennessee, this 15th day of January, 1987.

NOTARY PUBLIC

My Commission Expires: 3/8/89

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

0250.00 CAMT.
231.00 CSTAX
.50 PRFEE
6.00 WDEED
CHECK 237.50-2
01964817 10/87 BAL .00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8 4 6 4 0.

IDENTIFICATION REFERENCE

JAN 16 11 25 AM '87

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No 35792