STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 95,000.00

Gloria F. Keffer
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 2nd DAY OF April, 1991.

Ollie Mai Parsley
Notary Public

MY COMMISSION EXPIRES: May 8, 1994

THIS INSTRUMENT WAS PREPARED BY
J. Blake Freeman, Attorney at Law, 50 Century Blvd., #120, Nashville, TN 37214
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Gloria F. Keffer (NAME)	Security Financial and Mortgage (NAME)	MAP 43-14
322 Lanier Drive (STREET ADDRESS OR ROUTE NUMBER)	12444 Powerscourt Drive, #140 (STREET ADDRESS)	PARCEL 92
Madison, TN 37115 (CITY) (STATE) (P. O. ZIP)	St. Louis, MO 63131 (CITY) (STATE) (ZIP)	11D-45700

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, Rivergate Investments, Inc.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Gloria F. Keffer

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 Nos. 35 and 36 of Block "E" on the Revised Map of Rainbow Terrace Subdivision, as of record in Book 1130, page 85, Register's Office for said County, to which plan reference is hereby made for a more complete and detailed description of said lots.

BEING the same property conveyed to Rivergate Investments, Inc. by Quitclaim Deed from Ricky Lain filed of record in Book 8305, page 126, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing easement, restrictions and building setback lines of record.

05774

IDENTIF. REFERENCE

APR 11 8 49 AM '91

FELIX Z. GILLISON REGISTER
DAVIDSON COUNTY TN.

3841 04/11 0101 03CHECK 320.50

This is { unimproved ( ) / improved ( ) } property, known as 322 Lanier Drive, 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 my hand this 2nd day of April, 1991

Rivergate Investments, Inc.
By:
President- Ricky G. Lain

STATE OF TENNESSEE }

BOOK 8328 PAGE 133

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

_____ (or proved to me on the basis of satisfactory evidence) the bargainor___, with whom I am personally acquainted, 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 Ricky G. Lain and _____ with whom I am personally acquainted* and who upon (his oath) (their several oaths) acknowledged (himself) (themselves) to be the Ricky G. Lain and _____ respectively of the Rivergate Investments, Inc. the within named bargainor, a corporation, and that (he) as such President and _____ (they) _____, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Ricky G. Lain as such President, and attesting the same by the said _____ as such _____

*(or proved to me on the basis of satisfactory evidence)

Witness my hand and official seal at office at 51 Century Blvd., Suite 110 on this the 2nd day of April, 91

My commission expires May 8, 1991 Ollie Marie Sloan Notary Public

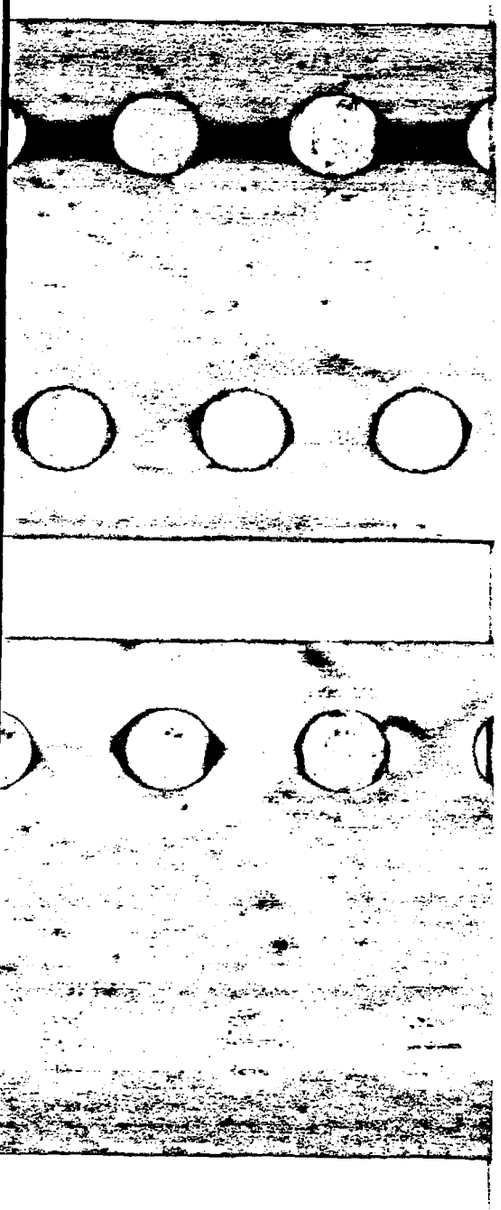
WARRANTY DEED

FROM Rivergate Investments, Inc.

TO Gloria F. Keffer

Return to:

PRIORITY ESCROW SERVICES INC.
50 Century Boulevard
Suite 120
Nashville, TN 37214



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8328 PAGE 134

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL

CAMT 95000.00
CON TX 313.50
PRFEE 1.00
WDEED 6.00
TOTAL 320.50
CHECK 320.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

04/11/91 01 08:47 0001 3841

05774

IDENTIF. REFERENCE

APR 11 8 49 AM '91

FELIX Z. WILSON II
DAVIDSON COUNTY TN.

No. 411913