THIS INSTRUMENT PREPARED BY:
CHERNAU, CHAFFIN & BURNSED
424 CHURCH STREET, SUITE 1750
NASHVILLE, TN 37219

FILE IN BOX #33B
MAP 129-15A
PARCEL 36

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $66,500.00.

Joan M. Stevens
Affiant

SUSAN CALVERT ROSENBERG NOTARY PUBLIC DAVIDSON COUNTY STATE OF TENNESSEE

Subscribed and sworn to before me this the 21 day of September, 1996.

My Commission Expires: 3/23/96

Susan Calvert Rosenberg
Notary Public

ADDRESS NEW OWNER(S) AS FOLLOWS:
RICHARD AND JOAN STEVENS
(Name)
21 VAUGHN'S GAP ROAD
(Street Address)
NASHVILLE, TN 37115

SEND TAX BILLS TO: MORTGAGEE:
GMAC MORTGAGE CORPORATION
(Name)
PO BOX 780
(Street Address)
WATERLOO, IA 50704-0780

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named "Grantee(s)", and other good and valuable consideration, the receipt and sufficiency all of which is hereby acknowledged, **J.KEVIN GARDNER and wife, KIMBERLY B. GARDNER,** hereinafter called the "Grantor(s)", have bargained and sold, and by these presents do transfer and convey unto **RICHARD V. STEVENS and wife, JOAN M. STEVENS**, hereinafter called the "Grantee(s)", their 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 Unit No. 36, on the plan of Belle Meade Highlands Condominiums, according to the Master Deed of record in Book 7091, page 302 through 372, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to J. Kevin Gardner by Deed from United Residuals, Limited, a Tennessee Limited Partnership, of record in Book 7756, page 506, Register's Office for Davidson County, Tennessee.

This is improved property known as: 21 Vaughn's Gap Road
Nashville, TN 37205

THE premises herein conveyed is a condominium apartment established pursuant to all the provisions of the Tennessee "Horizontal Property Act" as the same is set out in the Section 64-2701, et seq. as amended of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof, and is subject to the Bylaws for the administration thereto; also subject to easements, rights and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereinafter established over, though, or upon the land embracing the regime and building thereon; and also restrictions, options, burdens, assessments, and other undertakings contained in the Master Deed establishing a Horizontal Property Regime of Belle Meade Highlands Codominium, of record in Book 7091, pages 302 through 307, said Register's Office.

THIS conveyance is subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

TO HAVE AND TO HOLD the said tract or parcel of land, together with the appurtenances, estate, title and interest thereto belonging to the said "Grantee(s)", their heirs and assigns forever; and "Grantor(s)" does covenant with the said "Grantee(s)" that they 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 "Grantor(s)" do further covenant and bind themselves, their heirs and/or assigns to warrant and forever defend the title to the said land to the said "Grantee(s)", their heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the "Grantor(s)" have caused their names to be affixed hereto on this 15th day of September, 1994.

J. Kevin Gardner

J. KEVIN GARDNER

Kimberly B. Gardner

KIMBERLY B. GARDNER

STATE OF Texas)
Tarrant COUNTY)

Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named J. KEVIN GARDNER, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at ~~Nashville~~ Fort Worth Texas, ~~Tennessee~~, this 15th day of September, 1994.

My Commission Expires: 8-14-95

Patricia Key
Notary Public

PATRICIA KEY
NOTARY PUBLIC,
STATE OF TEXAS
Commission Expires 8-14-95

STATE OF Texas)
Tarrant COUNTY)

Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named KIMBERLY B. GARDNER, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at ~~Nashville~~ Fort Worth Texas, ~~Tennessee~~, this 19th day of September, 1994.

My Commission Expires: 8-14-95

Patricia Key
Notary Public

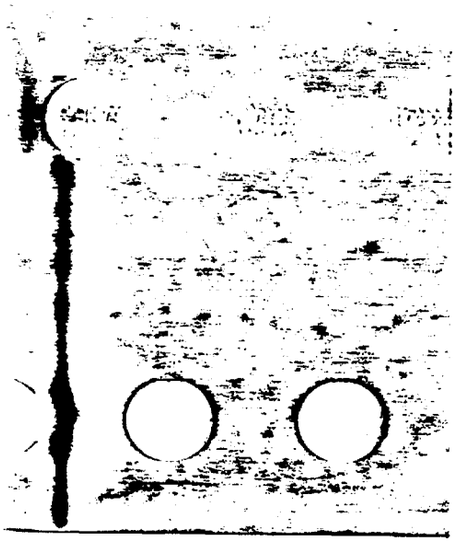
stevens.wd

PATRICIA KEY
NOTARY PUBLIC,
STATE OF TEXAS
Commission Expires 8-14-95

93322
IDENTIF. & REFERENCE

94 SEP 22 PM 2:21
FELIX A. ... REGISTER
DAVIDSON COUNTY, TN.

1945 09/22 0101 03CHECK 255.05





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

RECEIVED OF _____

FOR _____

BOOK 9472 PAGE 560

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

CAMT 66500.00
CON TX 246.05
PRFEE 1.00
MDEED 8.00
TOTAL 255.05
CHECK 255.05

09/22/94 01 14:20 0001 1065

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

93322
IDENTIF. ↑ REFERENCE

94 SEP 22 PM 2:21
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 837356