File 12820
File Box 38
(First Title & Escrow Co., Inc.)

BOOK 9473 PG 828

Name and Address of Owner:

Ohio Farmers Insurance Company
One Park Circle, P. O. Box 5001
Westfield Center, OH 44251-5001

Send Tax Bills To:

New Owner

Prepared By:

Edward L. Lytle
Attorney at Law
Westfield Center, OH 44251

Map and Parcel Nos.:

Map No. 149-5-A
Parcel No. 106

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, CHRISTOPHER R. KELLEHER, and his wife, ELISABETH S. KELLEHER, hereinafter called the Grantors, their heirs and assigns, have this day bargained and sold, and by these presents does transfer and convey unto OHIO FARMERS INSURANCE COMPANY, an Ohio corporation, hereinafter called the Grantee, its successors and assigns, a certain condominium apartment in Davidson County, Tennessee, described as follows, to-wit:

Unit No. 106 of PEPPER RIDGE CONDOMINIUMS, PHASE I, a Horizontal Property Regime, located on Una-Antioch Pike, Antioch, Davidson County, Tennessee, as shown on the plat of Pepper Ridge Condominiums, Phase I, recorded in Plat Book 6900, Page 526, of the Register's Office for Davidson County, Tennessee, and described in a Master Deed and Declaration of Covenants, Conditions, and Restrictions of Record in Book 7466, page 248, said Register's Office, to which reference is hereby made. The easements, restrictions, conditions and regulations imposed upon and relating to the property, apartments, owners and tenants of Pepper Ridge Condominiums, Phase I, contained in the Master Deed and By-Laws appended thereto, of record in Book 7466, page 248, said Register's Office, are incorporated in this deed by reference and made a part of the same as though copied herein.

Being a part of the same property conveyed to H M Properties, Inc., by deed from Harold Moore and wife, Elizabeth P. Moore, of record in Book 7412, page 517, Register's Office for Davidson County, Tennessee, and submitted to the regime of Pepper Ridge Condominiums by deed of record in Book 7466, page 248, said Register's office and subsequently conveyed to Christopher R. Kelleher by deed from Ohio Farmers Insurance Company of record in Book 8631, page 828, said Register's Office.

This conveyance is made subject to all applicable easements and restrictions of record and to the Master Deed and Declaration of Covenants, Conditions, and Restrictions of Pepper Ridge Condominiums of record in Book 7466, page 248, Register's Office for Davidson County, Tennessee, and to all items contained in the plat of Pepper Ridge Condominiums of record in Plat Book 6900, page 526, all in said Register's Office.

This is improved property known as 106 Pepper Ridge Circle, Antioch, Tennessee 37013.

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, its successors and assigns, forever.

93711
IDENTIF. & REFERENCE

94 SEP 23 PM 3:41
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

Grantors do hereby covenant with the said Grantee that they are lawfully seized and possessed of said parcel of real estate, have a good right to convey it, and the same is unencumbered except for the lien of 1994 real property taxes, which taxes are to be prorated between the parties herein and which Grantee agrees to pay, and except as otherwise set out herein. Grantors do further covenant and bind themselves, their heirs and representatives, to warrant and forever defend the title to the said real estate to the said Grantee, its successors 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 hands this 28 day of July, 1994.

Christopher R. Kelleher
Christopher R. Kelleher

Elisabeth S. Kelleher
Elisabeth S. Kelleher

State of Tennessee)
) **SS**
County of Davidson)

On this 28 day of July, 1994, before me personally appeared Christopher R. Kelleher and Elisabeth S. Kelleher, to me known to be the persons described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

Judy A. Mitchell
Notary Public

My commission expires: 3-22-97

State of Ohio)
) **SS**
County of Medina)

I do hereby swear or affirm on behalf of Ohio Farmers Insurance Company that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 80,000, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Ohio Farmers Insurance Company

By: Edward L. Lytle
Edward L. Lytle

Sworn to and subscribed before me this 16th day of September, 1994.

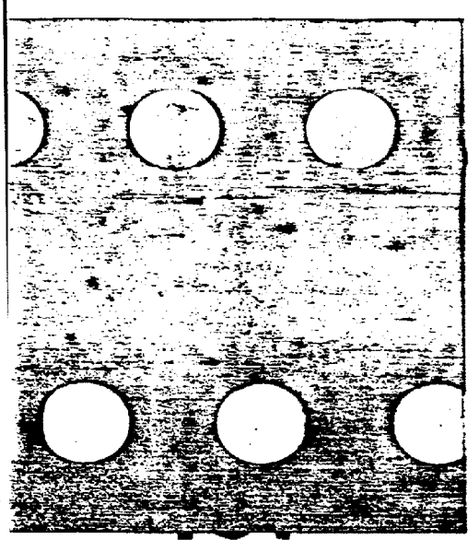
Linda L. Myers
Notary Public

My commission expires: 5-28-98

LINDA L. MYERS, Notary Public
Residence: Stark County
State Wide Jurisdiction, Ohio
Commission Expires

491 09/23 0401 03CHECK 305.00





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

RECEIVED OF _____

FOR _____

BOOK 9473 PG 830

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 80000.00
				CON TX 296.00
				PRFEE 1.00
				WDEED 8.00
				TOTAL 305.00
				CHECK 305.00
09/23/94	01			15:40 0001 1491

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

93711
IDENTIF. ↑ REFERENCE

94 SEP 23 PM 3:41
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 837775