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

BOOK 9473PG831

Name and Address of Owner:

Lisa M. Hamad
106 Pepper Ridge Circle
Antioch, TN 37013

Prepared by:

Edward L. Lytle, Attorney at Law
P. O. Box 5001
Westfield Center, OH 44251-5001

Send Tax Bills to:

Lisa M. Hamad
106 Pepper Ridge Circle
Antioch, TN 37013

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, OHIO FARMERS INSURANCE COMPANY, an Ohio corporation, hereinafter called the Grantor, its successors and assigns, has this day bargained and sold, and by these presents does transfer and convey unto LISA M. HAMAD, an unmarried person, hereinafter called the Grantee, her heirs 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 Ohio Farmers Insurance Company by deed from Christopher R. Kelleher and wife, Elisabeth S. Kelleher of record in Book 9473 page 824, said Register's Office.

This conveyance is made subject to all applicable easements and restrictions of record and to the Master Deed and Declarations 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, her heirs and assigns, forever.

93712
IDENTIF. & REFERENCE

94 SEP 23 PM 3:
FELIX Z.
DAVIDSON COUNTY, TN

Grantor does hereby covenant with the said Grantee that it is lawfully seized and possessed of said parcel of real estate, has 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. Grantor does further covenant and bind itself, its successors and assigns, to warrant and forever defend the title to the said real estate to the said Grantee, her 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 its hand this 7th day of September, 1994.

Ohio Farmers Insurance Company

By: _____
R. Cary Blair, President

By: _____
Thomas H. Pickering, Secretary

STATE OF OHIO)
) **SS**
COUNTY OF MEDINA)

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared R. Cary Blair and Thomas H. Pickering, with whom I am personally acquainted, and who, upon oath, acknowledged themselves to be President and Secretary, respectively, of Ohio Farmers Insurance Company, the within named bargainor, a corporation, and that they as such President and Secretary, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by themselves as President and Secretary.

Witness my hand and seal, at office in Westfield Center, Ohio this 7th day of September, 1994.

_____
Notary Public

LINDA L. MYERS, Notary Public
Residence - Stark County
State Wide Jurisdiction, Ohio
My Commission Expires 5-25-98

AFFIDAVIT

I do hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $78,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

_____
Lisa M. Hamad

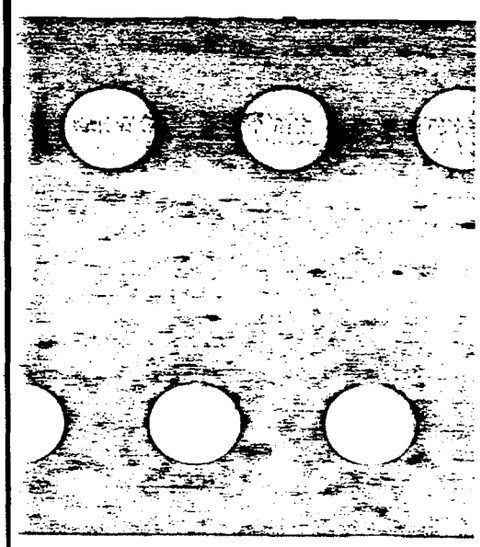
Sworn to and subscribed before me, this 7th day of September, 1994.

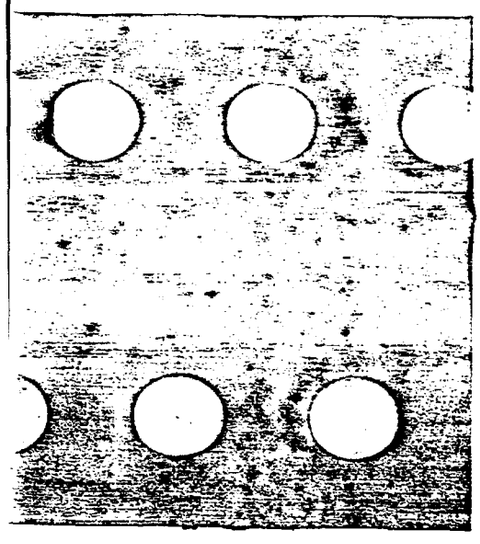
_____
Notary Public

My commission expires: 5-25-98

LINDA L. MYERS, Notary Public
Residence - Stark County
State Wide Jurisdiction, Ohio
My Commission Expires 5-25-98

0492 09:23 01/01 03 CHECK 297-60





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

RECEIVED OF _____

FOR _____

BOOK 9473 PG 833

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 78000.00
				CON TX 288.60
				PRFEE 1.00
				WDEED 8.00
				TOTAL 297.60
				CHECK 297.60
			09/23/94 01	15:40 0001 1492

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

93712
IDENTIF. & REFERENCE

94 SEP 23 PM 3:42

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN

No. 837776