This Instrument Prepared By:

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Francene Kavin
Bottorff & Kavin, Attorneys
5110 Maryland Way, Suite 200
Brentwood, TN 37027

WARRANTY DEED

BOOK 9480 PG 793

ADDRESS NEW OWNER:
Donna D. Gaither & Charles M. Gaither
1009 Elmshade Lane
Nashville, TN 37211

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
CTX Mortgage Company
P. O. Box 19000
Dallas, TX 75219-1900

MAP AND PARCEL:

MAP	172-3
GROUP	A
PARCEL	66.00CO

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, Richter Dial Builders, Inc., hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto Donna D. Gaither and husband, Charles M. Gaither, 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:

Being Lot No. 66 on the Plan of The Woodlands, Phase 1, Section 1, of record in Book 6900, pages 498 and 499, Register's Office, Davidson County, Tennessee.

Being part of the same property conveyed to Richter Dial Builders, Inc., by deed from Meritbanc Development Corporation (f/k/a Hardin Service Corporation) of record in Book 8671, page 388, Register's Office, Davidson County, Tennessee.

This is improved property known as 1009 Elmshade Lane, Nashville, TN 37211.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 1995 and subsequent years.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Donna D. Gaither and husband, Charles M. Gaither, their heirs and assigns, forever; and Richter Dial Builders, Inc., does covenant with the said Grantees 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 do further covenant and bind themselves, their 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 shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this the 27th day of September, 1994.

Richter Dial Builders, Inc.

By: R. Doug Richter Jr.
Its Secretary, R. Doug Richter

95804
IDENTIF. ↑ REFERENCE
94 OCT -3 AM 8:02
FELIX Z. WILLIAMS REGISTER
DAVIDSON COUNTY, TN.

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named R. Doug Richter, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he is the Secretary of Richter Dial Builders, Inc., and as such Secretary, he executed the within warranty deed for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee, this the 27th day of September, 1994.

NOTARY PUBLIC

My Commission Expires: 1/4/97

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $ 168,900.00.

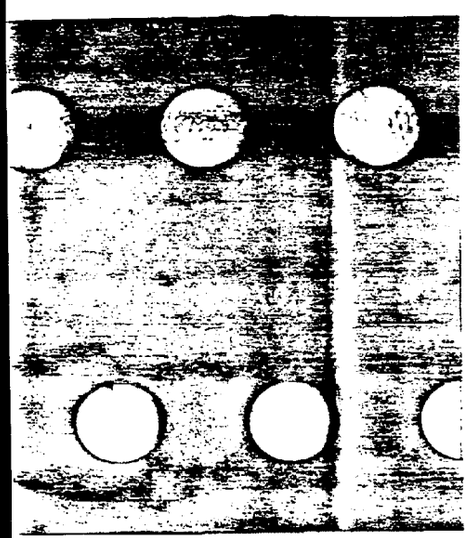
AFFIANT

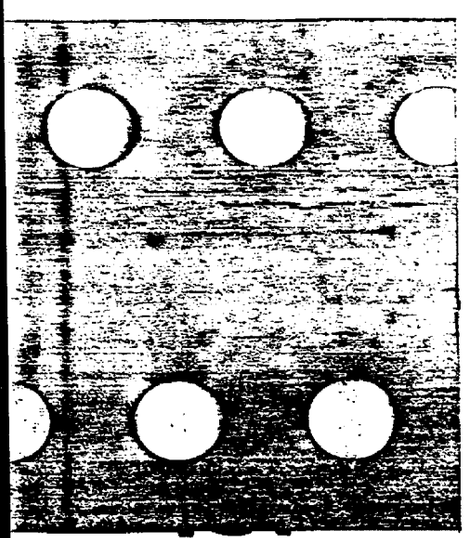
Subscribed and sworn to before me this 27th day of September, 1994.

NOTARY PUBLIC

My Commission Expires: January 4, 1997

3716 10/03 0101 03CHECK 633.93





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

RECEIVED OF _____

FOR _____

BOOK 9480 PG 795

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	168900.00
CON TX	624.93
PRFEE	1.00
WDEED	8.00
TOTAL	633.93
CHECK	633.93

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 0001 0001 3716

95804
IDENTIF. & REFERENCE

94 OCT -3 AM 8:02
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 839966