THIS INSTRUMENT PREPARED BY:
STEWART & BLACK, ATTORNEYS
333 SOUTH GALLATIN ROAD
MADISON, TN 37115

3225 02/02 0101 03CHECK 115.72

ADDRESS NEW OWNER:

STEPHEN C. SANDERS AND WIFE,
MELINDA L. SANDERS
909 Cherry Grove
FRANKLIN, TN 37064-7023
SEND TAX BILLS TO:

SAME

MAP/PARCEL NUMBER:

MAP 052-10, PARCELS
1, 4 AND 5

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER, IS $25,645.89.

Melinda Sanders
AFFIANT
Subscribed and sworn to me, this the 27 day of JANUARY, 1995.

Laura C. Green
Notary Public
My commission expires: 5-11-96

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

95 FEB -2 PM 2:41
REGISTER
DAVIDSON COUNTY, TN.

30937
IDENTIFICATION/REFERENCE

WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN AND no/100 ($10.00) DOLLARS, cash in hand paid and other good and valuable considerations, the receipt and sufficiency of which are hereby expressly acknowledged, I, THOMAS E. STEWART, TRUSTEE WITH FULL RIGHTS WITHOUT JOINDER OF BENEFICIARY, being the Trustee for THOMAS AND BETH STEWART, the owners of a beneficial ten (10%) percent tenants in common interest in and to the below described property, hereinafter referred to as GRANTOR, has this day bargained and sold, and does hereby transfer and convey unto the said STEPHEN C. SANDERS AND WIFE, MELINDA L. SANDERS, hereinafter referred to as GRANTEES, THEIR successors, heirs and assigns, which Grantees already own a ten (10%) percent tenants in common interest in said below described property, a ten (10%) percent tenants in common interest in and to certain real estate in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of GRANTOR in and to any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (the "Property"). This conveyance of the "Property", and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 780 HOWSE AVENUE, MADISON, TEN 37216.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest belonging to the said GRANTEES, THEIR successors, heirs and assigns forever. I covenant that I AM lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered except to the extent otherwise set forth in Exhibit "B" hereto.

I further covenant and bind MYSELF AND MY heirs and representatives, to warrant and forever defend the title to said GRANTEES, THEIR successors, heirs and assigns, against the lawful claims of all persons.

WITNESS my hand and seal on this the 27 day of JANUARY, 1995.

THOMAS E. STEWART, TRUSTEE FOR C.T. AND THERESA HAND, BENEFICIARY

BY: Thomas E. Stewart Trustee

THOMAS E. STEWART, TRUSTEE

STATE OF TENNESSEE :

COUNTY OF DAVIDSON :

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, THOMAS E. STEWART, TRUSTEE, the within named BARGAINOR, with whom I am personally acquainted (or who proved TO ME upon satisfactory evidence), and who acknowledged that HE executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at MADISON, Tennessee, on this the 27 day of JANUARY, 1995.

Lenora C. Lee

notary public

My commission expires: 5-11-96

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

EXHIBIT 'A'

TRACT NO. 1: A tract of land located in the 11th Civil District of Davidson County, Tennessee, as described according to a survey by Barry Greer and Associates, Tn. R.L.S. No. 211, 2103 Windsor Place, Mt. Juliet, TN 37122 (615) 758-9650, dated July 10, 1990, as follows:

Beginning at an iron pin set in the south R.O.W. of the west fork of Howse Avenue, (formerly Lock Ave.), said pin being the northwest corner of the "Plaza" as shown on the Subdivision of a part of the H.B. Chadwell Tract, as of record in Book 421, page 061, R.O.D.C., and said pin being the northwest corner of the property conveyed to Louise E. Fleming, by Deed of record in Book 2482, page 431, R.O.D.C., and proceeding as follows:

Thence, with the south R.O.W. of the west fork of Howse Avenue, (formerly Lock Ave.), North 70 degrees, 00 minutes, 00 seconds East, a distance of 63.90 feet to an iron pin set at the intersection of the west and east fork of Howse Avenue, (formerly Lock Ave.);

Thence, with the south R.O.W. of the east fork of Howse Avenue, (formerly Lock Ave.), with a curve to the left in a southeasterly direction, having a radius of 75.00 feet, an arc length of 110.96 feet, a chord bearing South 49 degrees, 59 minutes, 32 seconds East, a distance of 101.01 feet to a point;

Thence, continuing with the south R.O.W. of the east fork of Howse Avenue, (formerly Lock Ave.), North 87 degrees, 37 minutes, 31 seconds East, a distance of 77.92 feet to a point;

Thence, continuing with the south R.O.W. of the east fork of Howse Avenue, (formerly Lock Ave.), South 87 degrees, 22 minutes, 29 seconds East, a distance of 96.33 feet to a point in the Cumberland River, said point being the southeast corner of the "Plaza";

Thence, with the Cumberland River, South 76 degrees, 48 minutes, 29 seconds West, a distance of 282.61 feet to a point, said point being the southwest corner of the "Plaza" and the southwest corner of the property conveyed to Louise E. Fleming, by deed of record in Book 2482, page 431, R.O.D.C., and the southeast corner of the property conveyed to Louise E. Fleming, by deed of record in Book 1303, page 158, R.O.D.C.;

Thence, with the Cumberland River and with the south boundary of the property conveyed to Louise E. Fleming by Deed of record in Book 1303, page 158 R.O.D.C., South 72 degrees, 20 minutes, 51 seconds West, a distance of 460.92 feet to a point, said point being the southeast corner of the property conveyed to the United States of America, by deed of record in Book, 195, page 040, R.O.D.C.;

Thence, leaving the Cumberland River, and with the east boundary of said U.S.A., North 06 degrees, 30 minutes, 00 seconds West, passing an iron pin at a distance of 93.00 feet, in all a total distance of 118.00 feet to an iron pipe, said pipe being the northeast corner of said U.S.A.;

Thence, with the north boundary of said U.S.A., South 84 degrees, 00 minutes, 00 seconds West, passing an iron pin at a distance of 175.62 feet, in all a total distance of 260.00 feet to a point in the center of Gibson Creek, said point being the southwest corner of the property conveyed to Louise E. Fleming, by deed of record in Book 1303, page 158, R.O.D.C., and said point being the southeast corner of the property conveyed to Donald Knotts, by Deed of record in Book 5774, page 961, R.O.D.C.;

Thence, leaving said U.S.A., and with the east boundary of said Knotts, and with the center of Gibson Creek, North 19 degrees, 32 minutes, 50 seconds West, a distance of 132.85 feet to a point;

Thence, continuing with the east boundary of said Knotts and with the center of Gibson Creek, North 37 degrees, 17 minutes, 23 seconds West, a distance of 96.18 feet to a point;

Thence, continuing with said KNotts and with the center of Gibson Creek, South 89 degrees, 16 minutes, 59 seconds West, a distance of 46.01 feet to a point;

Thence, continuing with said Knotts and with the center of Gibson Creek, South 67 degrees, 39 minutes, 20 seconds West, a distance of 69.05 feet to a point;

Thence, continuing with said Knotts and with the center of Gibson Creek, South 87 degrees, 52 minutes, 02 seconds West, a distance of 56.28 feet to a point;

Thence, continuing with said Knotts and with the center of Gibson Creek, North 47 degrees, 40 minutes, 01 second West, a distance of 51.67 feet to a point;

Thence, continuing with said Knotts and with the center of Gibson Creek, North 16 degrees 11 minutes, 36 seconds West, a distance of 165.61 feet to a point;

Thence, continuing with said Knotts and with the center of Gibson Creek, North 30 degrees, 18 minutes, 44 seconds West, a distance of 77.89 feet to a point;

Thence, continuing with said Knotts and with the center of Gibson Creek, South 80 degrees, 05 minutes, 03 seconds West, a distance of 71.42 feet to a point;

Thence, continuing with said Knotts and with the center of Gibson Creek, South 57 degrees, 06 minutes, 41 seconds West, a distance of 42.86 feet to a point, said point being a northeast corner of said Knotts and a point in the south boundary of the property conveyed to Metro. Nashville, Davidson County, by deed of record in Book 3402, page 227, R.O.D.C.;

Thence, leaving the center of Gibson Creek and with the south boundary of said Metro. Nashville, Davidson County, and with the center of a branch North 29 degrees, 36 minutes, 29 seconds West, a distance of 36.92 feet to a point;

Thence, continuing with said Metro. Nashville, Davidson County, and with the center of a branch, North 18 degrees, 15 minutes, 57 seconds East, a distance of 10.45 feet to a point;

Thence continuing with said Metro. Nashville, Davidson County, and with the center of a branch, North 58 degrees, 18 minutes, 43 seconds East, a distance of 143.61 feet to a point;

Thence, continuing with said Metro. Nashville, Davidson County, and with the center of a branch North 71 degrees, 28 minutes, 36 seconds East, a distance of 93.19 feet to a point, passing said Metro. Nashville, Davidson County, southeast corner and continuing with the south boundary of Idlewild Court, as of record in Book 6250, page 563, R.O.D.C.;

Thence, with the south boundary of Idlewild Court and with the center of a branch, North 39 degrees, 58 minutes, 19 seconds East, a distance of 29.91 feet to a point;

Thence, continuing with said Idlewild Court and with the center of a branch, North 40 degrees, ,31 minutes, 27 seconds East, a distance of 111.68 feet to a point;

Thence, continuing with said Idlewild Court and with the center of a branch, North 88 degrees, 12 minutes, 36 seconds East, a distance of 67.56 feet to a point;

Thence, continuing with said Idlewild Court and with the center of a branch, North 72 degrees, 03 minutes, 17 seconds East, a distance of 131.30 feet to a point;

Thence, with the center of a branch, North 61 degrees, 59 minutes, 57 seconds East, a distance of 41.54 feet to an iron pin set in the centerline of Geisen Drive, (formerly Idlewild Ave.), as established by Chancery Court Judgment 77-204-II;

Thence, North 52 degrees, 12 minutes, 56 seconds East, a distance of 202.40 feet to an iron pin, said pin being the southeast corner of said Rothwood Group and the southwest corner of the property conveyed to R.A. Hooper, Jr., by deed of record in Book 6878, page 064, R.O.D.C.;

Thence, leaving said Rothwood Group and with the west boundary of Lots 29 and 30 of the Subdivision of a part of the H.B. Chadwell Tract, as of record in Book 421, page 061, R.O.D.C., South 18 degrees, 30 minutes, 00 seconds East, passing the north R.O.W. of the west fork of Howse Avenue, (formerly Lock Ave.), at a distance of 725.22 feet, in all a total distance of 775.24 feet to the beginning, and consisting 15.595 acres, more or less.

The boundary survey, from which the hereinabove description was prepared, was prepared by Barry Greer, Tenn. R.L.S. No. 211, Barry Greer & Associates, 2910 Elm Hill Pike, Nashville, Tennessee 37214.

TRACT NO. 2: Land in the 11th Civil District of Davidson County, Tennessee, being a triangular parcel of land which runs 98 feet along the boundary line of Howse Avenue to a point; thence 42 feet to a point; thence with the common line of Parcel

5 on Map 52-10, of the Tax Assessor's Office for Davidson County, Tennessee, 77 feet to the point of beginning on the right-of-way of Howse Avenue. Said tract of land is further defined as Parcel 4 on Map 052-10, Tax Assessor's Office for Davidson County, Tennessee.

TRACT NO. 3: Land in the 11th Civil District of Davidson County, Tennessee, being a part of the R.L. Alexander tract of 18.84 acres of part of the H.B. Chadwell Tract, as of record in Book 421, page 61, Register's Office for said County, and according to a copy of a survey by H. Gee, Surveyor, dated October, 24, 1963, is described as follows:

Beginning at a point in the westerly margin of Howse Avenue, said point being located 2471 feet, more or less, from the center line of Neely's Bend Road as measured with said margin; thence with said margin, South 1 degrees 1 minute West, 35.30 feet to a point; thence South 67 degrees 56 minutes West 77.0 feet to a point; thence North 20 degrees 30 minutes West, 33.97 feet to a point; thence South 88 degrees 59 minutes East 90 feet to a point of beginning.

All Three Tracts of land being the same property conveyed to Thomas E. Stewart, Trustee, with full rights without joinder of beneficiary, by Special Warranty Deed from First American Trust Company, Joel O. Cheek and Charles J. Kincaid, Co-Executors of the Estate of John Fleming, of record in Book 8946, page 243, Register's Office for Davidson County, Tennessee.

EXHIBIT 'B'

1. Real property taxes for 1995 and all future years.

2. All matters set forth on the Plan of record in Book 421, page 61, said Register's Office, including any and all setback lines, easements, etc., as shown thereon.

3. Easement for sewer line of record in Book 4337, page 835, said Register's Office.

4. Grant of Transmission Line to the United States of America, of record in Book 1174, page 305, said Register's Office.

5. Easement for the flow of creeks, streams and the Cumberland River.

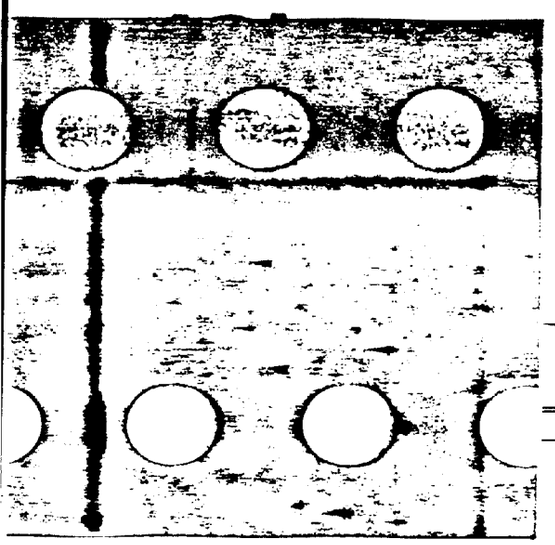
6. Habitation letter from Metropolitan Government of Nashville and Davidson County, Tennessee, of record in Book 8816, page 848, said Register's Office.

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

BOOK 9587 PG 29-A

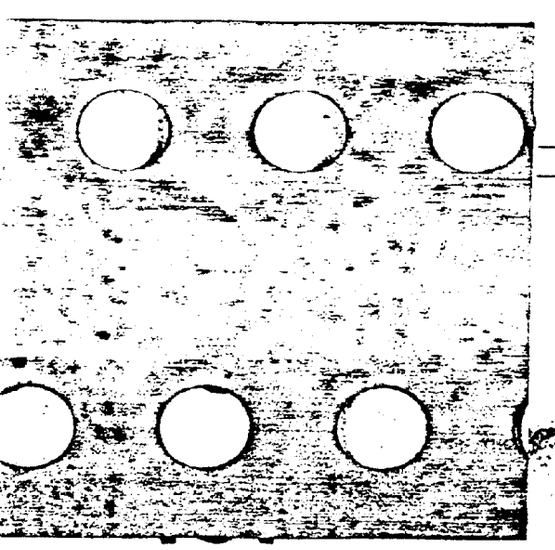
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	25645.89
CON TX	94.72
PRFEE	1.00
WDEED	20.00
TOTAL	115.72
CHECK	115.72

02/02/95 01 14:42 0001 8225

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



30937
IDENTIF. & REFERENCE

95 FEB -2 PM 2:41

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 877979