STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $110,000.00.

John E. Garrett, Trustee
Affiant

My Commission Expires: 4/21/96

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 3RD DAY OF FEBRUARY, 1995.

Notary Public

(AFFIX SEAL)

95 FEB -6 AM 10:49

MAIL ENV

32106

WARRANTY DEED

THIS INSTRUMENT PREPARED BY:
Bobby D. Davis, Attorney
Madison Title Company
2021 Gallatin Road North
Madison, Tennessee 37115

ADDRESS NEW OWNER(S):	SEND TAX BILLS TO:	MAP & PARCEL NOS.
John E. Garrett, Trustee 805 N. Summerfield Dr. Madison, Tenn. 37115	SAME AS NEW OWNER	62-1-25

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00) cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged,

I, **OPAL L. JERMAN, a/k/a OPAL L. RUDY, a single woman,** (the "Grantors") have this day bargained and sold, and do hereby transfer and convey unto the said **JOHN E. GARRETT, TRUSTEE,** (the "Grantees"), his successors and assigns, certain real estate located in Davidson County, Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot Nos. 110 and 111 on the Map of Riverview Subdivision of 30.90 acres in Pennington Bend, as of record in Book 547, pages 93, 94 and 95, Register's Office for said County, to which plat reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Opal L. Rudy, now Opal L. Jerman, by deed from Gene Paul Freeze, of record in Book 3432, page 211, Register's Office, Davidson County, Tennessee.

This is improved property known as 2445 Pennington Bend Road, Nasvhille, TN

PAID 02/06 0101 03CHECK 416.00

TO HAVE AND TO HOLD said real estate, with the appurtenance, estate, title and interest thereto belonging, to the Grantees, his successors, heirs and assigns forever, we covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and the same is unencumbered, except as stated herein.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Grantees, his successors, heirs and assigns, against the lawful claims of all persons.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS my hand this the 3rd day of February, 1995.

Opal L. Jerman
OPAL L. JERMAN, a/k/a OPAL L. RUDY

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County, and State, Opal L. Jerman, a/k/a Opal L. Rudy, a single woman, the within named bargainor, with whom I am personally acquainted and who acknowledged that she executed the within instrument for the purposes therein contained.

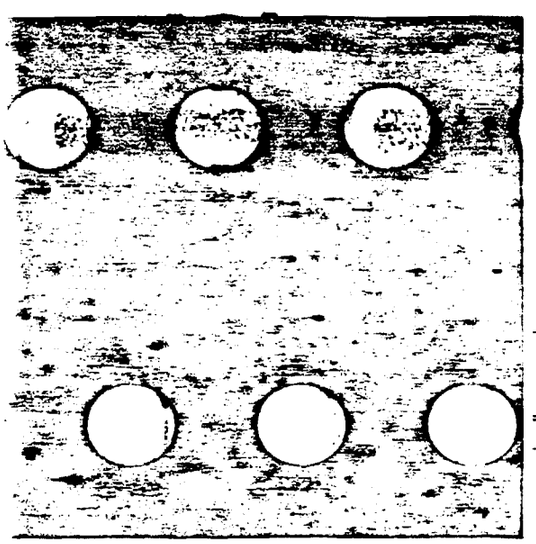
WITNESS my hand and official seal this the 3rd day of February, 1995.

Dianne M. Cathey
NOTARY PUBLIC

My Commission Expires: 4/21/96

NOTARY PUBLIC DIANNE CATHEY STATE OF TENNESSEE

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



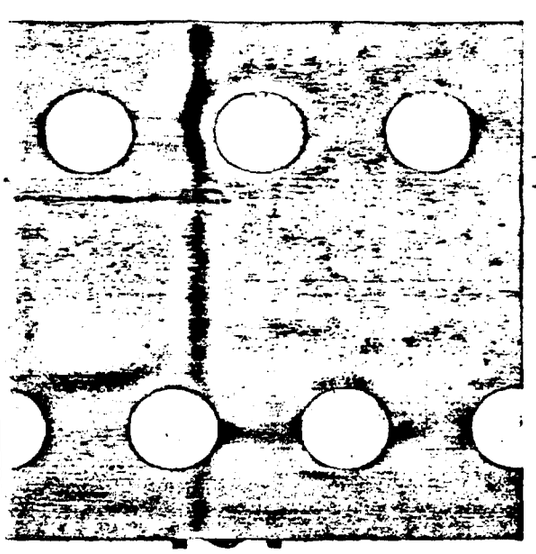
RECEIVED OF _____

FOR _____

BOOK 9589 PG 562

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 110000.00
CON TX 407.00
PRFEE 1.00
WDEED 8.00
CHECK 416.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 416.00

02/06/95 01 10:50 0001 9471

32106
IDENTIF. # REFERENCE

95 FEB -6 AM 10:49
REGISTER
DAVIDSON COUNTY, TN.

No. 879216