BOOK 9597 PG 124

THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 82,522.85

Affiant

Subscribed and sworn to before me, this 15th day of February 1995

Notary Public

My Commission Expires: 11-22-97

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
JEFFREY CHARLES LORD 2403 Elliott Avenue Nashville, Tennessee 37204	Atlantic Mortgage 4348 Southpoint Boulevard #101 Jacksonville, FL 32216	MAP 105-14 PARCEL 195

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of EIGHTY TWO THOUSAND FIVE HUNDRED TWENTY TWO AND 85/100---------- ($ 82,522.85) DOLLARS, cash in hand paid by the hereinafter named Grantee___, the receipt of which is hereby acknowledged, I , JOHN R. BERNARD, UNMARRIED hereinafter called the Grantor___, have bargained and sold, and by these presents do transfer and convey unto JEFFREY CHARLES LORD, UNMARRIED hereinafter called the Grantee___, his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 8 on the Map of Robert Lee Bibb's Subdivision of record in Book 547, page 194, Register's Office for Davidson County, Tennessee.

SAID Lot No. 8 fronts 55.0 feet on the westerly margin of Elliott Avenue, formerly Martha Street, and runs back between parallel lines 165.0 feet to an alley, measuring 55.0 feet thereon.

BEING the same property conveyed to John R. Bernard, unmarried, by deed from Amanda C. Irvin, a widow, of record in Book 7017, page 111, Register's Office for Davidson County, Tennessee.

It is understood and agreed by Grantee that part of the consideration for the transfer of this property is the agreement of the Grantee to assume the unpaid balance of a note secured by a first mortgage deed of trust in favor of Citizens and Southern Mortgage Company of record in Book 7017, page 114, said Register's Office and also that the escrow account in connection with the aforesaid Deed of Trust is hereby transferred to the said Grantee.

This is improved property known as 2403 Elliott Avenue, Nashville, Tennessee 37204

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE___, his heirs and assigns, forever.

GRANTOR___ COVENANT s with the said GRANTEE___ that he is lawfully seized and possessed of said land in fee simple, ha s good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Robert Lee Bibb's S/D of record in Book 547 , page 194 , Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and bind s himself, his heirs and representatives to warrant and forever defend the title to the said GRANTEE___, his heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand on this the 15th day of February, 19 95.

John R Bernard
JOHN R. BERNARD

JEFFREY CHARLES LORD

MITCHELL A WATERS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named JOHN R. BERNARD, UNMARRIED and JEFFREY CHARLES LORD, the bargainor S, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 15th day of February, 19 95.

Mitchell A Waters
Notary Public

My Commission Expires: November 22, 1997

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath___ acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal this _____ day of _____, 19 ____.

My Commission Expires: _____

Notary Public

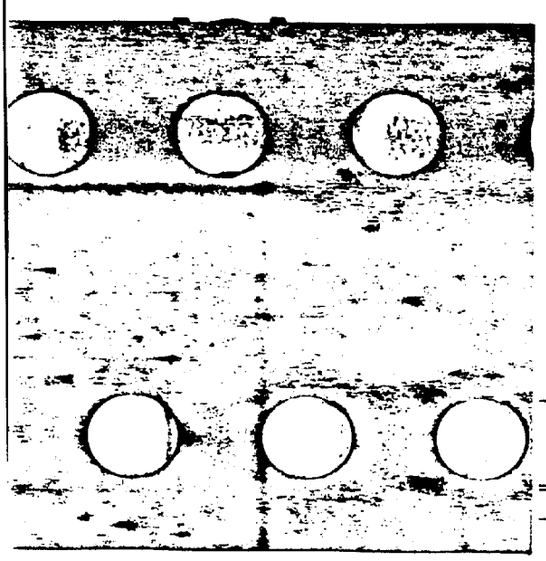
34818

IDENTIF. & REFERENCE

95 FEB 17 AM 8:41

FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

2471 02/16 0101 03CHECK 314.25



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

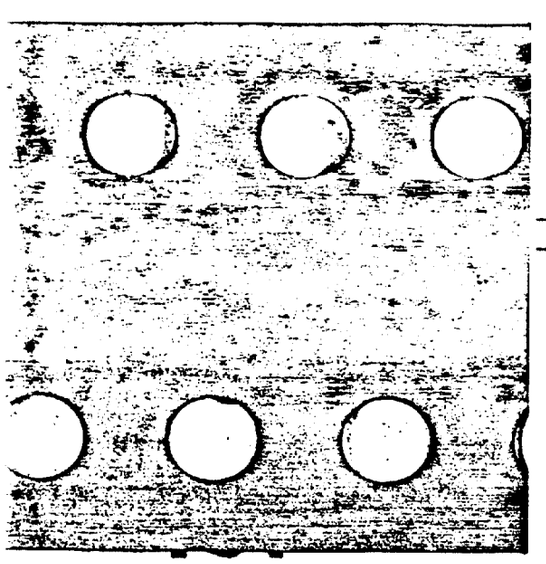
RECEIVED OF _____

FOR _____

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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 82522.85
CON TX 305.25
PRFEE 1.00
WDEED 8.00
TOTAL 314.25
CHECK 314.25

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02/16/95 01 20:39 0001 2471

34818
IDENTIF. ↑ REFERENCE

95 FEB 17 AM 8:41
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 882170