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STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONDIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 46,000.00

Harold S. Kearns Jr.
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 9th DAY OF MARCH, 19 95

William T. Berry
Notary Public

MY COMMISSION EXPIRES 3-23-96
(AFFIX SEAL)

NOTARY PUBLIC STATE OF TENNESSEE LARGE

THIS INSTRUMENT WAS PREPARED BY
WILLIAM T. BERRY, Attorney at Law-109 Shacklett Lane, Antioch, TN 37013
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS	SEND TAX BILLS TO	MAP - PARCEL NUMBERS
Harold S. Kearns, Jr. & Peggy J. Kearns	CITICORP Homeowners INC.	
(NAME) 112 Brooke Castle Drive	(NAME) ATTN: Tax Dept P.O. Box 790009	75-8-A
(STREET ADDRESS OR ROUTE NUMBER) Hermitage, TN 37076	(STREET ADDRESS) St. Louis MO 63179	Parcel 13 CO
(CITY) (STATE) (P.O. ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, JOHN W. RICKER, joined by wife, MARTHA VIOLET RICKER

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO HAROLD S. KEARNS, JR. and wife, PEGGY J. KEARNS

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

A certain condominium unit in Davidson County, Tennessee, described as follows: Unit No. 116, in a Horizontal Property Regime as shown on the condominium site plan of Brooke Castle Condominiums, as of record in Book 6250, page 156, as amended in Book 6250, page 627, as amended in Book 6250, page 691, and as amended subsequently in the Register's Office of Davidson County, Tennessee.

Being the same property conveyed to John W. Ricker by deed from Aubrey H. Johnson Jr., and wife, Thea Johnson of record in Book 6721, page 255, Register's Office for Davidson County, Tennessee. Martha Violet Ricker joins in this conveyance in order to convey any interest she may have in the above property by virtue of being the wife of John W. Ricker, particularly marital rights.

SEE EXHIBIT"A" ATTACHED HERETO FOR "ASSUMPTION CLAUSE"

unimproved ( )
This is improved (X) property, known as 116 BROOKE CASTLE DRIVE, HERMITAGE, TN 37076
(House Number) (Street) (P. O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns, forever, and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey ti, and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our 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 number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hand s this 9th day of March, 19 95

Martha Violet Ricker
MARTHA VIOLET RICKER

John W. Ricker
JOHN W. RICKER

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, The Undersigned, a Notary Public in and for said County and State, the within named John W. Ricker and Martha Violet Ricker

the bargainor s, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 9th day of March 19 95.

Commission expires 3-23-96

Notary Public

STATE OF TENNESSEE

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 (this oath / their several oaths) acknowledged (himself / themselves) to be the _____ and _____ respectively of the _____ the within named bargainor, a corporation, and that (he / they) as such _____ and _____, being authorized so to do, executed 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 at office at _____ on this the _____ day of _____, 19_____.

My commission expires _____

Notary Public

WARRANTY DEED

FROM

TO

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EXHIBIT "A"

TO

WARRANTY DEED

ASSUMPTION CLAUSE

As a part of the consideration for this conveyance the Grantees herein expressly assume and agree to pay the balance owing on that certain promissory note dated November 27, 1985, in the original principal sum of $45,900.00 secured by and fully described in the Security Instrument of even date therewith recorded in Volume/Book 6721, Page 258, in the Office of Recorder of Deeds of Davidson County, Tennessee and hereby expressly assume the obligation of John W. Ricker under the terms of the instruments creating said loan to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness above mentioned, this agreement of assumption being evidence by their acceptance of this deed. This liability to the Department of Veterans Affairs is under the authority of Chapter 37, Title 38 of the United States Code, and supersedes any State or local law barring or limiting deficiencies following foreclosure of real property."

Assuming Party
HAROLD S. KEARNS, JR.

Assuming Party
PEGGY J. KEARNS

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, HAROLD S. KEARNS, JR. and PEGGY J. KEARNS with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that THEY executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at office in Nashville, TN this 9th day of MARCH, 1995.

NOTARY PUBLIC

My Commission Expires: 3-23-96

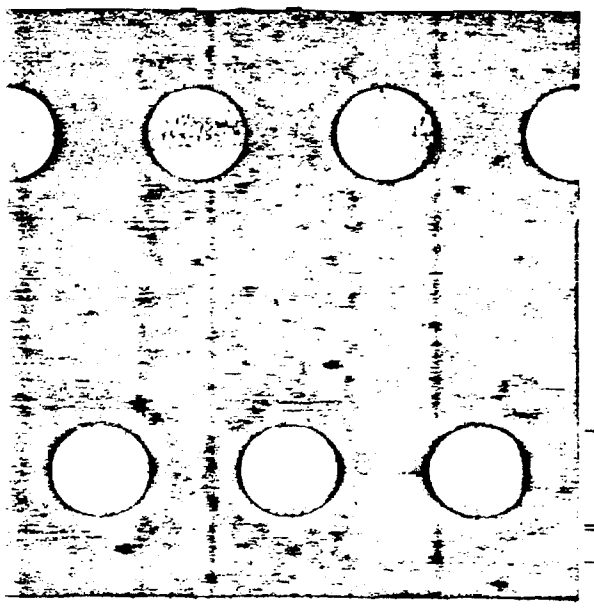
NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

41858
IDENTIF. & REFERENCE

95 MAR 14 AM 10:50
FELICIA [illegible] RECORDER
DAVIDSON COUNTY, TN.

PICK-UP

0132 03/14 0101 03CHECK 183.20



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

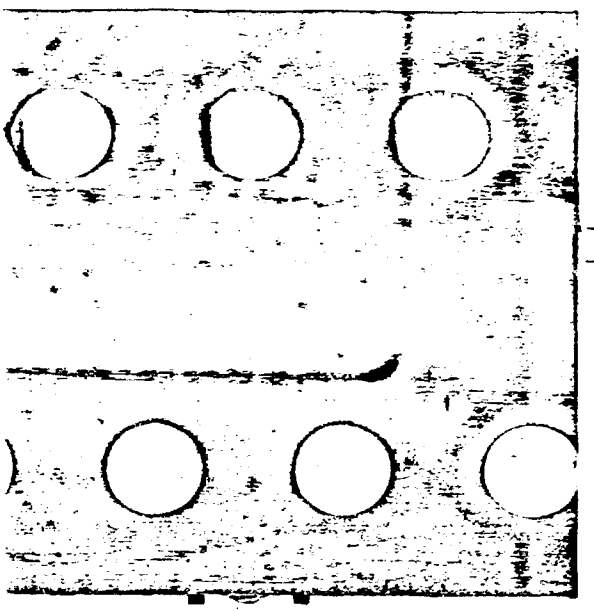
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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

DAMT 46000.00
CON TX 170.20
PRFEE 1.00
WDEED 12.00
TOTAL 183.20
CHECK 183.20

03/14/95 01 10:51 0001 0182



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

41858
IDENTIF. & REFERENCE

95 MAR 14 AM 10:50
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 889783