This Instrument Prepared By:
Lee and Lee Attorneys, P.C.
109 East Gay Street
Lebanon, Tennessee 37087

L&L# 3218

BOOK 9628 PG 678

ADDRESS NEW OWNER:
Danny Gearlds and Sherri Gearlds
4083 Lake Parkway Drive
Hermitage, TN 37076

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Metmor Financial, Inc.
925 Indian Creek Parkway
Suite 300
Overland Park, Kansas 66210-2010

MAP AND PARCEL:
MAP 98-1
GROUP
PARCEL 25

WARRANTY DEED

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, we, **Robert L. McDonald and wife, Susan K. McDonald** hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto **Danny Gearlds and wife, Sherri Gearlds**, 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 tract or parcel of land in Davidson County, State of Tennessee, described as follows: to-wit:
>
> Land in Davidson County, Tennessee, being Lot No. 1 on the Plan of St. Charles Place, Section 2, of record in Book 6050, Page 63, said Register's Office, to which reference is hereby made for a more complete and accurate legal description.
>
> Being the same property conveyed to Robert L. McDonald and wife, Susan K. McDonald by deed from Bobby C. White and wife, Norma T. White dated July 16, 1986, of record in Deed Book 6922, Page 672, Registers's Office for Davidson County, Tennessee.

This is improved property known as 4083 Lake Parkway Drive, Hermitage, TN 37076. Possession is to be given on March 27, 1995.

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

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said **Danny Gearlds and wife, Sherri Gearlds**, their heirs and assigns, forever; and we, **Robert L. McDonald and wife, Susan K. McDonald** 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 it, 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 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 24th day of March, 1995.

BOOK 9628 PG 679

Robert L. McDonald

Susan K. McDonald

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named **Robert L. McDonald and wife, Susan K. McDonald** the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within Warranty Deed for the purposes therein contained.

Witness my hand and official seal at office, Tennessee, this the 24th day of March, 1995.

John M. Lee
NOTARY PUBLIC

JOHN M. LEE NOTARY PUBLIC AT LARGE WILSON CO. TENN.

My Commission Expires: 4/24/95

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $ 142,000.00.

AFFIANT

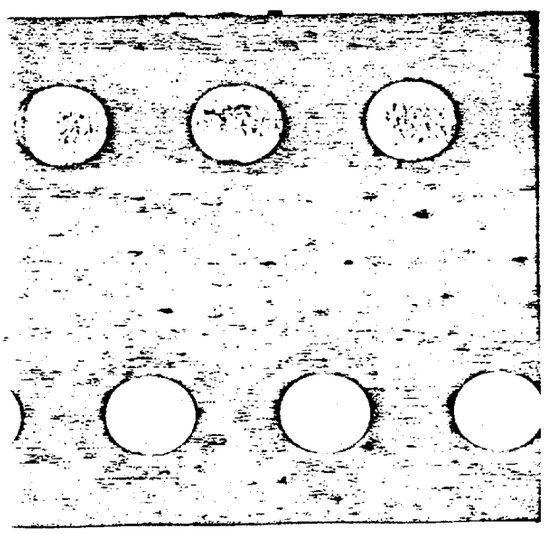
Subscribed and sworn to before me
this 24th day of March, 1995.

John M. Lee
NOTARY PUBLIC

My Commission Expires: 4/24/95

JOHN M. LEE NOTARY PUBLIC AT LARGE WILSON CO. TENN.

45667
IDENTIF. & REFERENCE
95 MAR 28 AM 9:00
FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.
MAIL ENV.
4400 03/28 0101 03CHECK 534.40



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

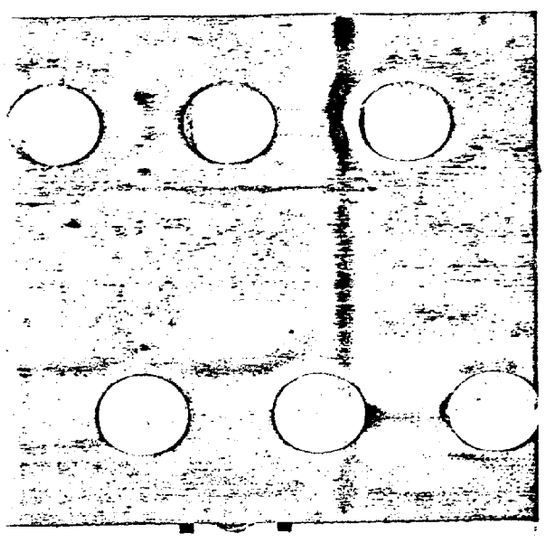
RECEIVED OF _____

FOR _____

BOOK 9628 PG 680

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 142000.00

CON TX 525.40

PRFEE 1.00

WDEED 8.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 534.40

CHECK 534.40

03/28/95 01 09:02 0001 4400

45667

IDENTIF. ↑ REFERENCE

95 MAR 28 AM 9:00

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 893956