PREPARED BY (AND RETURN TO):

BOOK 9658PG659

WILKINS & IVEY
Attorneys At Law
2405 Crestmoor Road: P.O. Box 150157
Nashville, Tennessee 37215-0157
Ph. (615) 298-3312 - Fax. 292-8746

W & I Ref: (kd) Title No: 36294
Dav. Co. File: Box 8

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Claire F. Karas 744 Harpeth Trace Drive Nashville, Tennessee 37221	Leader Federal Bank for Savings 158 Madison Avenue Memphis, Tennessee 38101-0275

TAX MAP-PARCEL NUMBERS: 143-2B-23

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Cheryl S. Naile and spouse, James A. Naile,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Claire F. Karas, a single person,** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 23 on the revised plan of Treetops at Harpeth Trace, of record in Book 6250, page 455, Register's Office for said County and to which plan reference is hereby made for a more complete description thereof.

BEING the same property conveyed to Cheryl Ann Smith, now known as Cheryl S. Naile, by deed from Prudential Residential Services, Limited Partnership of record in Book 8316, page 879, Register's Office for Davidson County, Tennessee.

Description Reference: The description is the same as that used in the last deed prior to this transaction..

The property herein conveyed is subject to the restrictive covenants, liens and other matters set forth in Book 6287, Page 417, said Register's Office, and to the matters set forth in the referenced Plan of record.

James A. Naile, spouse of Cheryl S. Naile, joins in this conveyance solely for the purpose of waiving any marital interst he might have in the subject property.

This is improved property, known as: 744 Harpeth Trace Drive, Nashville, Tennessee 37221

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 28th day of April, 1995.

Cheryl S. Naile — **Cheryl S. Naile**

James A. Naile — **James A. Naile**

State of Tennessee
County of Davidson

On this 28th day of April, 1995, before me the undersigned authority, personally appeared **Cheryl S. Naile and James A. Naile**, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: _____ Notary Public

PERCY WILKINS JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. EXP. 7/27/98

State of Tennessee
County of Davidson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 120000.00

Claire T. Kanas
Affiant

Sworn and subscribed before me on the 28th day of April, 1995.

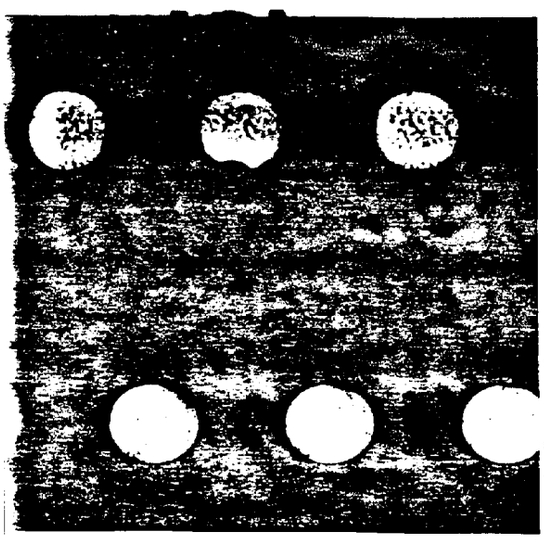
My Commission Expires: _____ Notary Public

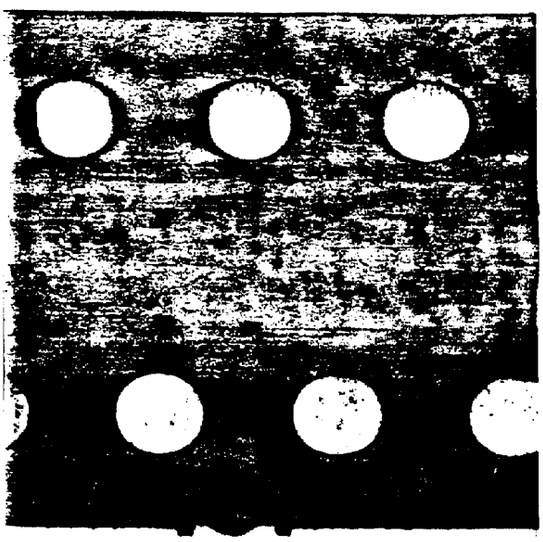
PERCY WILKINS JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. EXP. 7/27/98

95 MAY -1 AM 10:19
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

5986 05/01 0101 03CHECK 453.00

56196
IDENTIF. & REFERENCE





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9658 PG 661

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	
				120000.00
			CON TX	444.00
			PRFEE	1.00
			WDEED	8.00
			TOTAL	453.00
			CHECK	453.00
05/01/95	01		10:20 0001	5986

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

56196
IDENTIF. ↑ REFERENCE

95 MAY -1 AM 10: 19
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 905414