This Instrument Prepared By:

Brenda Franks Hale
Hale and Hale Attorneys
312 First Tennessee Bank Building
Franklin, Tennessee 37064

NEW OWNER:	SEND TAX BILL TO:	MAP & PARCEL
Karee H. Hays and Don R. Hays 1026 Caldwell Lane Nashville, TN 37204	AmSouth Mortgage Co., Inc. 15 South 20th Street Birmingham, AL 35233	Map 118-13 Parcel 251

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $110,500.00.

Karee H. Hays
AFFIANT

Sworn to and subscribed before me this 15th day of May, 1996.

BRENDA FRANKS HALE NOTARY PUBLIC AT LARGE STATE OF TENNESSEE My Commission Expires April 1, 1997

NOTARY PUBLIC

My Commission Expires: 4-1-97

WARRANTY DEED

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 and sufficiency of which is hereby acknowledged, WE, JULIE H. MOSCHEO and GAYLE M. HOOD, hereinafter called the "GRANTORS", have bargained and sold and by these presents do transfer and convey unto KAREE H. HAYS and husband, JOHN W. HAYS, and DON R. HAYS, as joint tenants with the right of survivorship, hereinafter called the "GRANTEES", their 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. 4B on the Plan of Resubdivision Part of Lots 38 and 39, O.F. Noel's Plan of Lots called "Noelton" Plan not of record in Book 5800, page 378, and amended in Zone Lot Division Lot 1, 2 and 4, Resubdivision of Part of Lots 38 and 39, O.F. Noel's Plan of Lots called "Noelton" of record in Book 6250, page 151, of record in said Register's Office to which plan reference is hereby made.

Being the same property conveyed to Julie H. Moscheo and Gayle M. Hood by Warranty Deed from Theresa Hardison Latta and husband, Tom Latta, of record in Book 7882, page 613, Register's Office for Davidson County, Tennessee.

THIS IS THE SAME DESCRIPTION IN THE PREVIOUS DEED OF RECORD.

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

AND GRANTORS do covenant with the said GRANTEES that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, except as follows:

1. Davidson County taxes for the year 1995 are a lien against said property, but are not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with GRANTORS paying their prorata part thereof to GRANTEES, who will be responsible for payment of said taxes when they become due and payable. Map 118-13, Parcel 251.

2. All matters appearing on the Plan of Resubdivision of Part of Lots 38 and 39 O.F. Noel's Plan of Lots called "Noelton" of record in Plat Book 5800, page 378, as amended in Plat Book 6250, page 151, Register's Office for Davidson County, Tennessee.

AND GRANTORS DO FURTHER covenant and bind themselves, their 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.

This improved property is known as 1026 Caldwell Lane, Nashville, Tennessee 37204.

JOSEPH A. MOSCHEO, III, HUSBAND OF JULIE H. MOSCHEO, JOINS IN THIS CONVEYANCE FOR THE SOLE PURPOSE OF CONVEYING ANY AND ALL RIGHT, TITLE AND INTEREST HE MAY HAVE IN SUBJECT PROPERTY BY REASON OF HIS MARITAL STATUS, OR OTHERWISE.

WITNESS our hands this 15 day of May, 1995, in Franklin, Tennessee.

Julie H Moscheo
JULIE H. MOSCHEO

Gayle M. Hood
GAYLE M. HOOD

Joseph A. Moscheo III
JOSEPH A. MOSCHEO, III

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Julie H. Moscheo and husband, Joseph A. Moscheo, III, the bargainors, with whom I am personally acquainted, and who, upon oath, acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at [illegible], Tennessee, this 15 day of May, 1995.

BRENDA FRANKS HALL NOTARY PUBLIC AT LARGE STATE OF TENNESSEE My Commission Expires April 1, 1997

[illegible]
Notary Public

My commission expires: 4-1-97

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

BOOK 9672 PG 533

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Gayle M. Hood, the bargainor, with whom I am personally acquainted, and who, upon oath, acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Franklin, Tennessee, this 15 day of May, 1995.

Notary Public

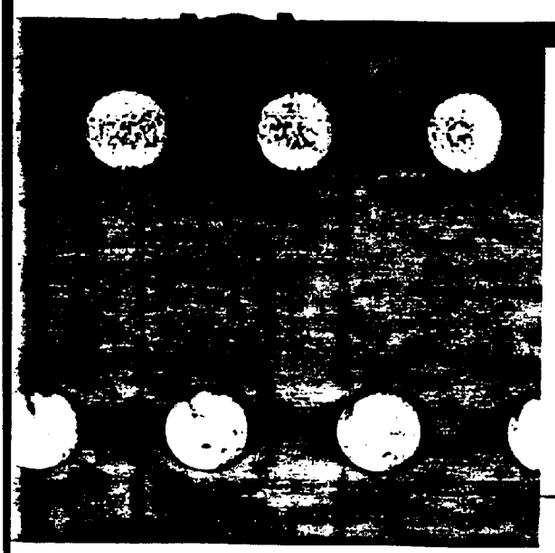


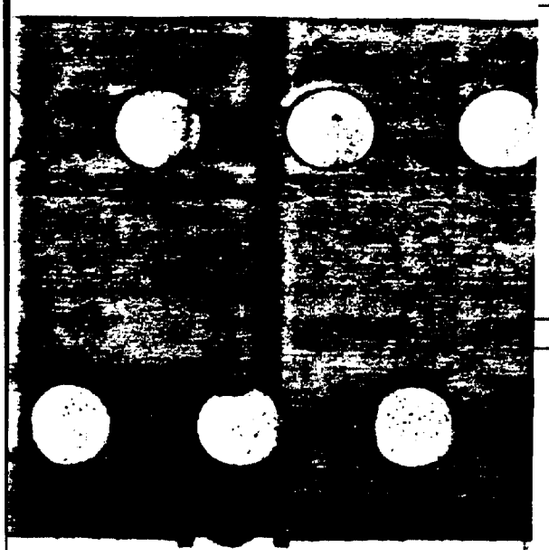
My commission expires: 4-1-97

61034
IDENTIF. & REFERENCE

95 MAY 16 AM 9:02
FELIX Z. REGISTER
DAVIDSON COUNTY, TN.

1308 05/16 0101 03CHECK 421.85





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

RECEIVED OF _____

FOR _____ BOOK 9672 PG 534

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	
				110500.00
			CON TX	408.85
			PRFEE	1.00
			WDEED	12.00
			TOTAL	421.85
			CHECK	421.85
05/16/95	01		09:02 0001	1308

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

61034
IDENTIF. ↑ REFERENCE

95 MAY 16 AM 9:02
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 910676