WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 69,000.00

James S. Ray
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 1st DAY OF June 19 95

Notary Public

MY COMMISSION EXPIRES: July 22, 1995
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Castleman & Wischhof, 213 A Ward Circle, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
James S. Ray	SECURITY FINANCIAL	MAP 43-02-0
(NAME)	(NAME)	
738 May Drive	12444 POWERSCOURT DR. SUITE 140	PARCEL 110.00
(ADDRESS)	(ADDRESS)	
Madison, TN 37115	ST. LOUIS, MO 63131	11D 24218
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND 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, Estate of Gladys Higgins and William C. Higgins, James C. Higgins, Charles E. Higgins, Robert H. Higgins, Jr., Jerry W. Higgins, Tony L. Higgins, and Donald R. Higgins HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO James S. Ray, a married man

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:

LAND in Davidson County, Tennessee, being Lot No. 99 on the Plan of Farview, Section III, of record in Book 3700, Page 113, and as amended in Book 4185, page 234, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a complete and accurate description thereof.

Being all the same property conveyed to Robert H. Higgins, Sr. and wife, Gladys Higgins by deed from William L. Gattis and wife, Mary L. Gattis, of record in Book 4335, page 478, Register's Office for Davidson County, Tennessee. Robert H. Higgins, Sr. having died, survived by his wife, Gladys Higgins. Gladys Higgins subsequently having died without a will, and all her right and interest to said property being vested in her heirs under the laws of intestacy of the State of Tennessee.

This conveyance is subject to taxes for 1995, and subsequent years, restrictions and easements of record.

0067803

IDENTIF. & REFERENCE

95 JUN -7 PM 1:12

FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (X) property, known as 738 May Drive, Madison, TN 37115
(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 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 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 1st day of June 19 95

William C. Higgins admr for Estate
Estate of Gladys Higgins

continued on attached page

ATTACHED TO WARRANTY DEED June 01, 1995

BOOK 9694 PG 143

Heirs of Gladys Higgins

William C. Higgins

James C. Higgins
by: William C. Higgins, Attorney-in-Fact

Charles E. Higgins
by: William C. Higgins, Attorney-in-Fact

Robert H. Higgins, Jr.
by: William C. Higgins, Attorney-in-Fact

Jerry W. Higgins
by: William C. Higgins, Attorney-in-Fact

Tony L. Higgins
by: William C. Higgins, Attorney-in-Fact

Donald R. Higgins
by: William C. Higgins, Attorney-in-Fact

BOOK 9694 PG 144

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, Ruth M. Foran, a Notary Public in and for said County and State, the within named William C. Higgins as Administrator for the Estate of Gladys Higgins

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Goodlettsville, Tennessee, this 01st day of June, 19 95.

Commission expires July 22, 1995

Ruth M. Foran
Notary Public

STATE OF TENNESSEE
COUNTY OF

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(s) 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 at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, Ruth M. Foran, a Notary Public within and for the State and County aforesaid, personally appeared William C. Higgins with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, to be the person who executed the foregoing instrument in behalf of James C. Higgins, Charles E. Higgins, Robert H. Higgins, Jr., Jerry W. Higgins, Tony L. Higgins, and Donald R. Higgins, and who acknowledged that he executed the same as their free act and deed.

Witness my hand and official seal at Goodlettsville, Tennessee, this 01st day of June, 1995.

My Commission expires: July 22, 1995

Notary Public Ruth M. Foran

STATE OF TENNESSEE
COUNTY OF DAVIDSON

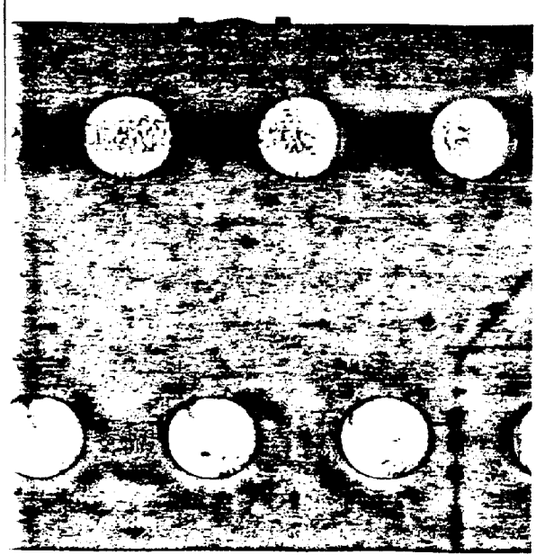
Before me, Ruth M. Foran, a Notary Public within and for the County and State, the within named William C. Higgins, the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

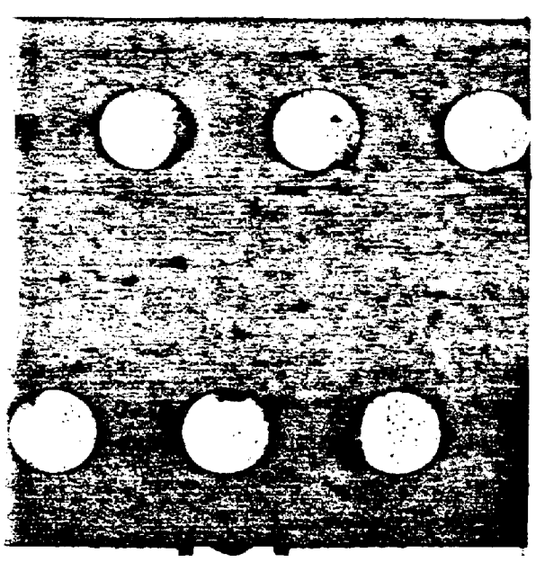
Witness my hand and official seal at Goodlettsville, Tennessee, this 01st day of June, 1995.

My Commission expires: July 22, 1995

Notary Public Ruth M. Foran

8731 06/07 01:01 03CHECK 268.30





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

RECEIVED OF _____

FOR _____

BOOK 9694 PG 145

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 69000.00
CON TX 255.30
PRFEE 1.00
WDEED 12.00
TOTAL 268.30
CHECK 268.30

06/07/95 01 13:13 0001 8731

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0067803
IDENTIF. # REFERENCE

95 JUN -7 PM 1:12
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 918015