WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON BOOK 9742 PG 949
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 213,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
14th DAY OF July 19 95

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

Mail

THIS INSTRUMENT WAS PREPARED BY

Steven G. Waters, Attorney, 1000 Northchase Drive, Suite 100, Goodlettsville, Tennessee 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Dale W. Loftus (NAME)	First Republic Mortgage (NAME)	160-11A-75CO
5538 Hearthstone Lane (ADDRESS)	6012 Wilmington Pike (ADDRESS)	6DU 81644
Brentwood, TN 37027 (CITY) (STATE) (ZIP)	Dayton, Ohio 45459 (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, Thomas J. White and wife, Margaret Ellen White Stewart

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Dale W. Loftus, unmarried

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN ~~Williamson~~ Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

LAND in Davidson County, Tennessee, being Lot No. 75 on the Plan of Hemmingwood-Phases 2, 3 & 4 as of record in Book 6900, pages 7 & 8, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Thomas J. White, unmarried, by deed from Charles Larry Gibbs and wife, Glenda W. Gibbs and Pamela Dean Gibbs of record in Book 9173, page 920, Register's Office, Williamson County, Tennessee.

Declaration of Covenants, Conditions and Restrictions of record in Book 6730, page 329, amended in Book 6892, page 540 and Book 6925, page 268, and corrected in Book, said Register's Office.

Charter of Heritage Heights Homeowners Association, Inc. of record in Book 6704, page 373 and amended in Book 6936, page 893, to change name to Hemmingwood Homeowners, Inc., Register's Office for Davidson County, Tennessee.

Storm and Water Detention Agreement of record in Book 6728, page 673, said Register's Office.

Margaret Ellen White herein joins to convey any and all right and interest she may have; especially her marital rights.

Tom Fussell executed this instrument on behalf of Thomas J. White and Margaret Ellen White pursuant to a Power of Attorney which is being placed of record currently herewith.

unimproved ( )
This is improved (X) property, known as 5538 Hearthstone Lane, Brentwood, TN 37027
(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 my hand this 14th day of July 19 95

Thomas J. White
By: Tom Fussell ATTY IN FACT
Tom Fussell, Attorney-in-fact

Margaret Ellen White Stewart
by: Tom Fussell ATTY IN FACT
Tom Fussell, Attorney-in-fact

BOOK 9742 PG 950

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____day of _____19_____.

Commission expires _____

_____
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

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Tom Fussell with whom I am personally acquainted and who acknowledged that he executed the within instrument on behalf of Thomas J. White and wife, Margaret Ellen White Stewart as their Attorney in Fact as the free act and deed of the within named Thomas J. White and wife, Margaret Ellen White.

Witness my hand and official seal at Nashville, Tennessee, July 14, 1995.

_____
Notary Public

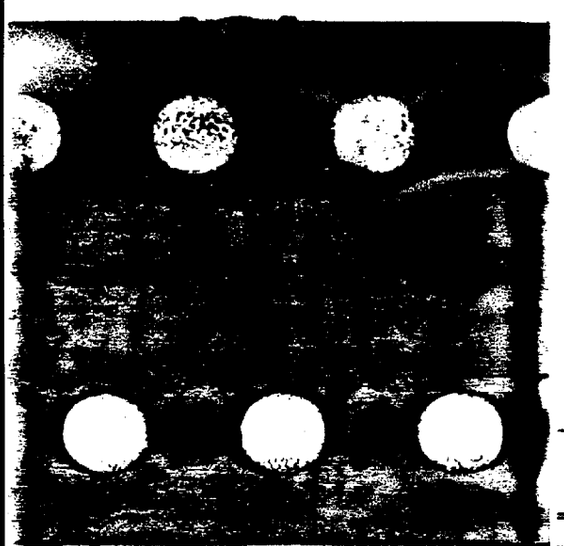
5734 07/28 0101 03CHECK 797.10

0083280

IDENTIFICATION REFERENCE

95 JUL 28 AM 9:16

REGISTER
DAVIDSON COUNTY, TN.



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

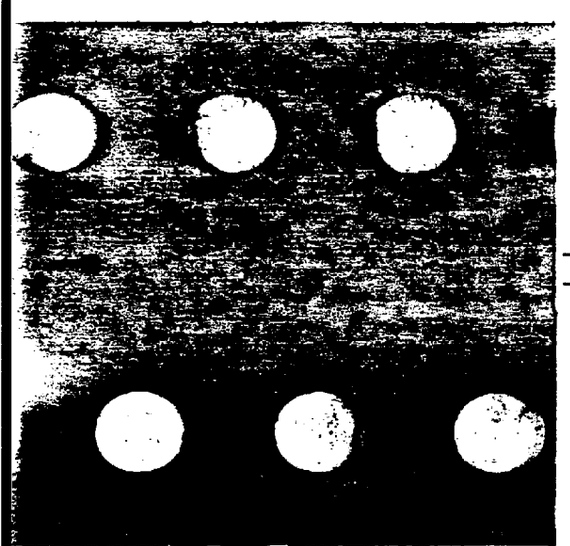
RECEIVED OF _____

FOR _____

BOOK 9742 PG 951

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 213000.00
CON TX 788.10
PRFEE 1.00
WDEED 8.00
TOTAL 797.10
CHECK 797.10
07/28/95 01 09:16 0001 5734

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0083280
IDENTIF. & REFERENCE

95 JUL 28 AM 9:16

REGISTER
DAVIDSON COUNTY, TN.

No.934790