PREPARED BY (AND RETURN TO):

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

BOOK 9772 PG 979

W & I Ref: (cmw) Title No: 36803
Dav. Co. File: Box 8

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
John T. Gray 220 Hillsboro Place Nashville, TN 37215	Union Planters Bank of Middle Tennessee, N.A. 401 Union Street Nashville, Tennessee 37219-2588

TAX MAP-PARCEL NUMBERS: 117-03-D-220 07DA 91239

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 **Lance Gardiner, married,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **John T. Gray, 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:**

A certain condominium apartment in Davidson County, Tennessee, being Unit No. 220 on the plan of Hillsboro Station Condominiums, of record in Book 6250, page 751, said Register's Office, and to which plan reference is hereby made for a more complete description thereof.

BEING the same property conveyed to Lance Gardiner by deed from Henry A. Huddleston, Sr., and spouse, Christie J. Huddleston, of record in Book 8750, page 624, said Register's Office.

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 restrictions, easements, liens and other matters set forth in the Master Deed and By-Laws of record in Book 6740, Page 37 and Book 8140, Page 689, said Register's Office, and to the matters set forth in the referenced Condominium Plan of record.

Ruby Gardiner, the spouse of Lance Gardiner, joins in this conveyance solely to convey any marital interest she may have in subject property.

This is improved property, known as: 220 Hillsboro Place, Nashville, TN 37215

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 24th day of August, 1995.

Lance Gardiner **Ruby Gardiner**

State of Tennessee
County of Davidson

On this 24th day of August, 1995, before me the undersigned authority, personally appeared **Lance Gardiner**, 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.

PERCY WILKINS JR NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. EXP. 7/27/96

My Commission Expires: _____ Notary Public

State of Tennessee
County of Davidson

On this 24th day of August, 1995, before me the undersigned authority, personally appeared **Ruby Gardiner**, 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.

DEBORAH N. BERRIE NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires JULY 25, 1998

My Commission Expires: _____ Notary Public

95 AUG 25 AM 9:41 REGISTER DAVIDSON COUNTY, TN.

00092979 IDENTIFICATION REFERENCE

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: $ 85000.00

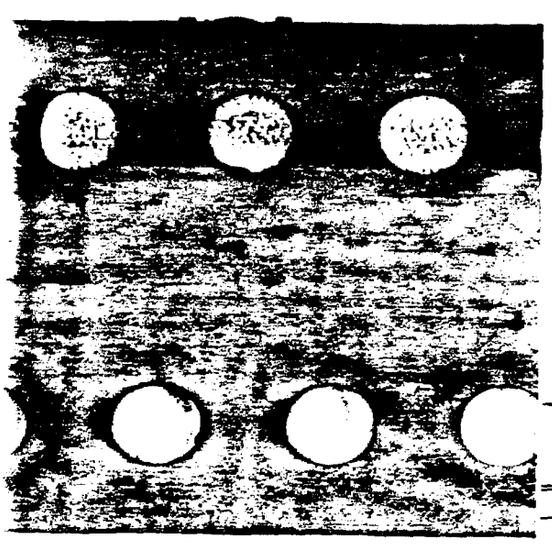
Affiant

Sworn and subscribed before me on the 24th day of August, 1995.

PERCY WILKINS JR NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. EXP. 7/27/96

My Commission Expires: _____ Notary Public

RECEIPT # 323.50



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

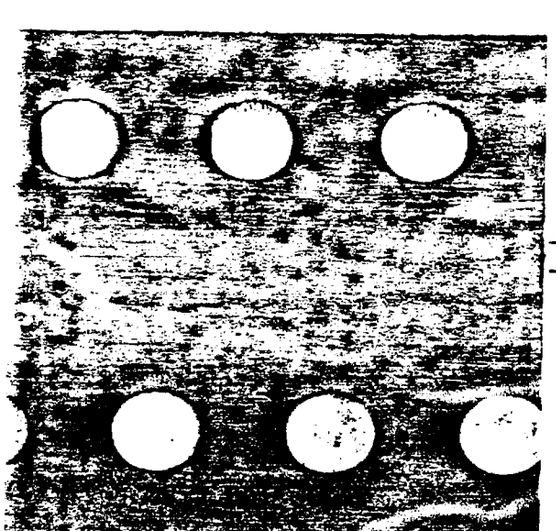
RECEIVED OF _____

FOR _____

BOOK 9772 PG 981

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	85000.00
CON TX	314.50
PRFEE	1.00
WDEED	8.00
TOTAL	323.50
CHECK	323.50

08/25/95 01 09:41 0001 5310

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0092979
IDENTIF. & REFERENCE

95 AUG 25 AM 9:41

REGISTER
DAVIDSON COUNTY, TN.

No. 945248