[ADDRESS NEW OWNER:]	SEND TAX BILL TO:	] MAP-PARCEL NOS.]
[Lori A. Ceglinski	] Wilson Bank & Trust	] MAP and PARCEL]
[	] Attn: Tax Dept.	]]
[5515 Country Drive, #13	] 623 W. Main Street	] 162-5-C-13CO]
[Nashville, TN 37211	] Lebanon, TN 37088-0768	]]

[This instrument prepared by: Smith & Archer, P.C., 2605 Elm Hill Pike, Suite C]
[, Nashville, TN 37214 (Davidson County - Box 27B)]

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and No/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Susan D. Baird, unmarried** , (the "Grantors") have bargained and sold, and by these presents do transfer and convey unto **Lori A. Ceglinski, unmarried** (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, being more particularly described as follows, to wit:

A certain condominium apartment in Davidson County, Tennessee, being Town House No. 13 in HICKORY VALLEY CONDOMINIUMS, PHASE I, a horizontal property regime in Nashville, Tennessee, as shown on the Plan of Hickory Valley of record in Book 4460, Page 27, Register's Office, Davidson County, Tennessee, to which plan reference is hereby made.

BEING the same property conveyed to Susan D. Baird by warranty deed from Barbara F. Gray of record in Book 8994, Page 423, Register's Office, Davidson County, Tennessee. See also quitclaim deed appearing of record in Book 8994, Page 426, said Register's Office.

This is property with a common address of 5515 Country Drive, #13, Nashville, TN 37211.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING: 1) Property taxes for the current year, said taxes being prorated paid at closing; 2) The Plan of Record in Book 4460, Page 27, said Register's office and all matters therein; 3) By-Laws and Restrictive Covenants contained in Master Deed of record in Book 4521, Page 574, as amended in Book 5001, Page 394, as further amended in Book 8466, Page 263, said Register's office.

[STATE OF TENNESSEE]
[COUNTY OF DAVIDSON]
[The actual consideration or value, whichever is greater for this]
[transfer is $62,900.00]
[ ]
[Affiant]
[Subscribed and sworn before me this 28th day of September, 1995.]
[ ]
[My Commission Expires: 10-14-96 Notary Public]

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees' successors and assigns, forever.

And Grantors do covenant with the said Grantees that Grantors 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 set forth herein.

And Grantors do further covenant and bind themselves, their representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

When necessary for proper construction, the singular shall include the plural and the plural shall include the singular, and the reference to any gender shall include reference to any and all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this **28th** day of **September, 1995**.

Susan D. Baird

Susan D. Baird

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, **the undersigned authority**, a Notary Public in and for said County and State, the within named **Susan D. Baird, unmarried** , with whom I am personally acquainted, or who proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at **Nashville,**, Tennessee, this **28th** day of **September, 1995**.

Lisa A. Turner

Notary Public
My Commission Expires:

NOTARY PUBLIC LISA A. TURNER DAVIDSON COUNTY, TN.

File No. 9509-357

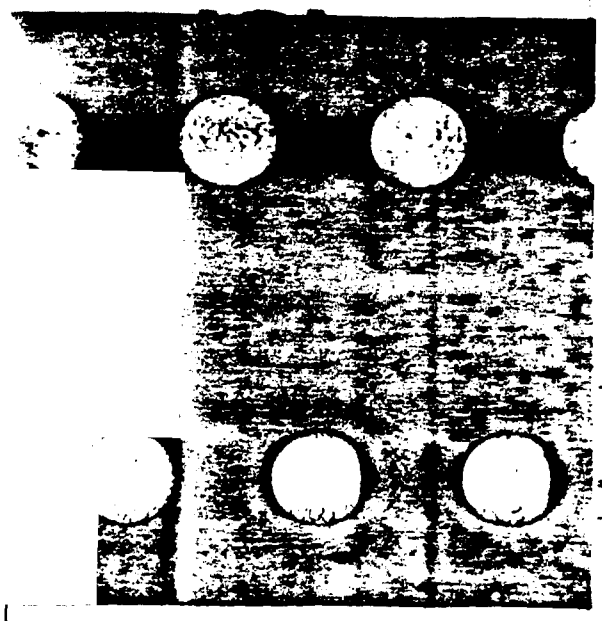
0110964

IDENTIFICATION REFERENCE

95 OCT 11 AM 10:32

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

5465 10/11 0101 03CHECK 241.73



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

RECEIVED OF _____

FOR _____

BOOK 9824 PG 553

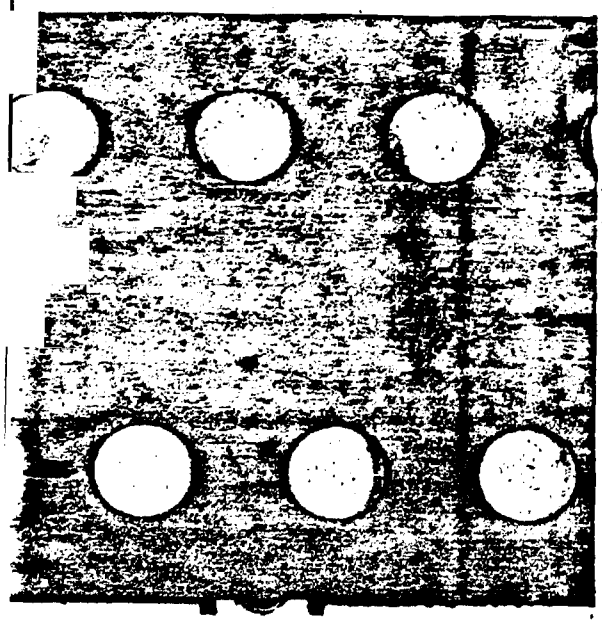
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 62900.00
CON TX 232.73
PRFEE 1.00
WDEED 8.00
TOTAL 241.73
CHECK 241.73

10/11/95 01 10:32 0001 5465

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



01110964
IDENTIF. # REFERENCE

95 OCT 11 AM 10:32
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 964222