BOOK 9835 PG 758

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 100,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20th DAY OF October 19 95

Notary Public

MY COMMISSION EXPIRES 12/2/96

PREPARED BY:
BRIAN L. SMITH, ESQ. & ASSOCIATES
POST OFFICE BOX 663
GALLATIN, TENNESSEE 37066

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
James Duncan Gibson (NAME)	Leader Federal Bank for Savings (NAME)	51-7-84
305 West Due West (STREET ADDRESS OR ROUTE NUMBER)	P. O. Box 2926 (STREET ADDRESS)	
Madison, TN 37115 (CITY) (STATE) (P.O. ZIP)	Memphis, TN 38101-2926 (CITY) (STATE) (ZIP)	

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 OF WHICH IS HEREBY ACKNOWLEDGED, WE, Jeffrey Scott Kelly and wife, Laura Ruth Kelly

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO James Duncan Gibson, unmarried, and Tracy L. Smallen, unmarried 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, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS TO-WIT

LAND in Davidson County, Tennessee, being Lot No. 9, on the plan of Oakland Acres Subdivision, Part 1, as shown on plat of record in Book 1424, Page 53, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Said Lot No. 9 fronts 108 feet on the southerly side of West Due West Avenue and runs back 351 feet on the easterly line and 351 feet on the westerly line, measuring 108 feet thereon.

BEING the same property conveyed to Jeffrey Scott Kelly and wife, Laura Ruth Kelly, by Deed of Record in Book 8083, page 887, Register's Office for Davidson County, Tennessee. The above legal description is the same as that contained in the previous deed of record.

Subject to any and all plats, easements, restrictions, and other matters of record.

This is unimproved ( ) improved (XX) property, known as 305 West Due West (House Number) (Street) Madison, TN 37115 (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. Whenever 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 20th day of October, 19 95

Jeffrey Scott Kelly

Laura Ruth Kelly

STATE OF TENNESSEE
COUNTY OF DAVIDSON

BOOK 9835 PG 759

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Jeffrey Scott Kelly and wife, Laura Ruth Kelly

the bargainor(s), with whom I am personally acquainted or 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 20th day of October, 19 96.

Commission expires 12/2/96

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 (his oath) (himself) upon (their several oaths) acknowledged (themselves) to be the _____ and _____ respectively of the _____ the within named bargainor, a corporation, and that (he) as such _____ (they) and _____, being authorized so to do, executed 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_____.

Commission expires _____

Notary Public

WARRANTY DEED

FROM

TO

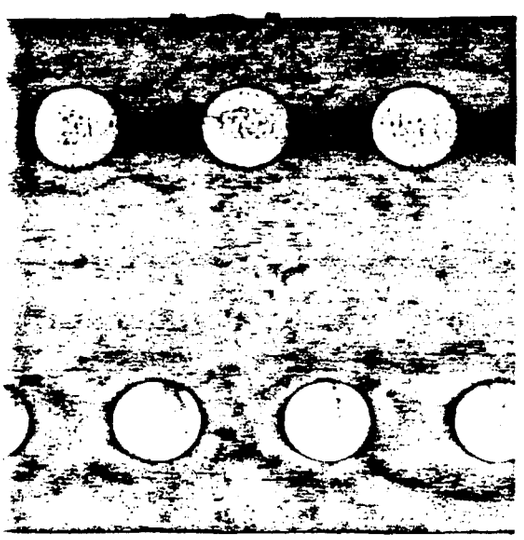
Furnished by:

MAIL ENV.

0115118

RECEIVED FOR RECORD
95 OCT 23 PM 3:53
FELIX E. LIEBERMAN, REGISTER
DAVIDSON COUNTY, TN.

7221 10/23 0101 03CHECK 379.00



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

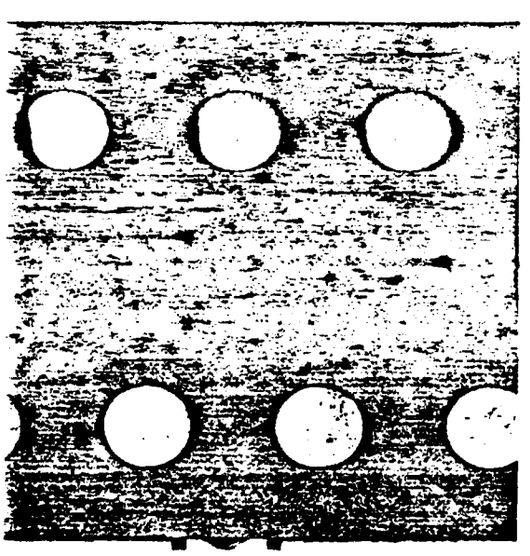
RECEIVED OF _____

FOR _____

BOOK 9835 PG 760

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 100000.00
CON TX 370.00
PRFEE 1.00
WDEED 8.00
TOTAL 379.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 379.00

10/23/95 01 14:53 0001 9921

01151118
IDENTIFICATION REFERENCE

95 OCT 23 PM 2:53
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 968614