BOOK 9839 PG 611

WARRANTY DEED

STEVEN G. WATERS NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires Nov. 20, 1998

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 105,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF October 19 95

Notary Public

MY COMMISSION EXPIRES: (AFFIX SEAL)

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
Karen Matejka (NAME)	First Republic Mortgage (NAME)	073-01-0 243.00
3949 Moss Rose Drive (ADDRESS)	6012 Wilmington Pike (ADDRESS)	15DZ 35635
Nashville, TN 37216 (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, John A. Gardner and wife, Bess F. Gardner (formerly known as Terri M. Gardner)

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Karen Matejka, unmarried

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. 14 on the Plan of Moss Rose Heights Subdivision, Section 2, of record in Book 1424, page 109, Register's Office for said County.

SAID Lot No. 14 fronts 100 feet on the southwesterly margin of Moss Rose Drive and extends back 199.9 feet on the southeasterly line and 200 feet on the northwesterly line to a dead line in the rear, measuring 100 feet thereon.

Being the same property conveyed to John A. Gardner and wife, Terri M. Gardner by deed from Roney F. Hartley and wife, Betty S. Hartley of record in Book 6729, page 241, Register's Office, Davidson County, Tennessee. Terri M. Gardner has since changed her name to Bess F. Gardner pursuant to Order entered in Minute Book 305, page 506, Probate Court of Davidson County, Tennessee.

John A. Gardner executed this instrument on behalf of Bess F. Gardner pursuant to a Power of Attorney which is being placed of record currently herewith.

011631

IDENTIFICATION

95 OCT 27 AM 9:42

FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (X) property, known as 3949 Moss Rose Drive, Nashville, TN 37216
(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 25th day of October 19 95

John A. Gardner
Bess F. Gardner
By: John A. Gardner, Attorney-in-fact

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 John A. Gardner, the bargainor(s), 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 Nashville, Tennessee, this 25th day of October, 1995.

LARGE STATE OF TENNESSEE

_____
Notary Public

My Commission Expires: _____ My Commission Expires Nov. 20, 1996

STATE OF TENNESSEE
COUNTY OF DAVIDSON

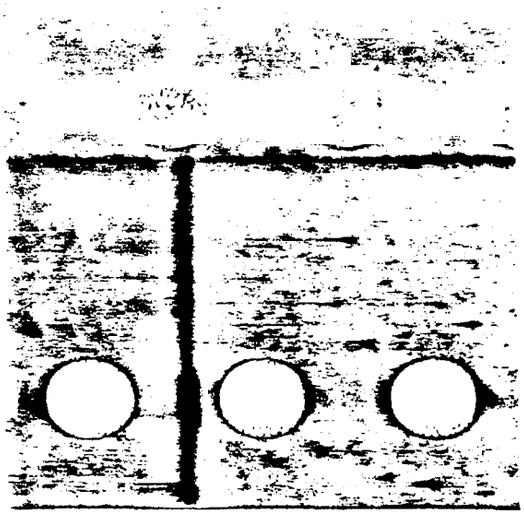
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named John A. Gardner with whom I am personally acquainted and who acknowledged that he executed the within instrument on behalf of Bess F. Gardner as her Attorney in Fact as the free act and deed of the within named Bess F. Gardner.

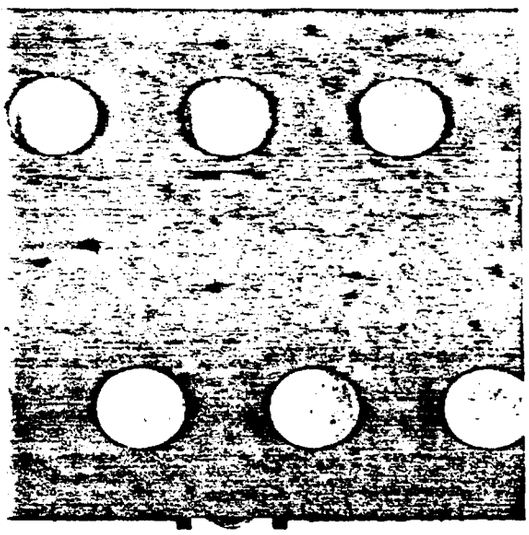
Witness my hand and official seal at Nashville, Tennessee, October 25, 1995.

_____
Notary Public

1995 10/27 0101 03CHECK

397.50





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9839 PG 613

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

DAMT
105000.00
CON TX 388.50
PRFEE 1.00
WDEED 9.00
TOTAL 397.50
CHECK 397.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

10/27/95 01 09:46 0001 1235

0116341
IDENTIFICATION REFERENCE

95 OCT 27 AM 9:42
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 969904