This Instrument Prepared By:
Clement, Gibson & Gregory
Suite 600, 200 Fourth Avenue, North
Nashville Tennessee 37219

Box 40-A

ADDRESS NEW OWNER:
Gary L. Hart and wife, Stephana C. Hart
2621 Windemere Drive
Nashville, Tennessee 37214

SEND TAX BILL:
To Owner

MORTGAGEE:
First Union National Bank
2419 Lebanon Road
Nashville, Tennessee 37214

MAP AND PARCEL:
MAP 087-13
PARCEL 105

BOOK 9863 PG 363

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the herein named Grantee, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, James W. Talley, unmarried ("Grantor"), has bargained and sold, and by these presents does hereby transfer and convey unto To Be Determined ("Grantee"), his heirs, successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee (the "Property"), described as follows, to wit:

> Being Lot No. 174B on the Zone Lot Division of Lot No. 174 on the Plan of Valley Grove Subdivision, Section II, of record in Book 6050, page 39, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a complete description thereof.
>
> Being the same property conveyed to James W. Talley by deed from Samuel R. Pierce, Jr., Secretary of Housing and Urban Development of record in Book 6769, page 940, Register's Office for Davidson County, Tennessee.

This is improved property known as 4507 Brooke Valley Drive, Hermitage, TN 37076.

This conveyance is made subject to such limitations, restrictions and easements as may affect the premises.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Grantee, his heirs, successors and assigns, forever; and Grantor does covenant with Grantee that Grantor is lawfully seized and possessed of the Property in fee simple, has a good right to convey it, and the same is unencumbered unless otherwise herein set out; and Grantor does further covenant and bind himself, his heirs, successors and representatives, to warrant and forever defend the title to the Property to Grantee, his heirs, successors and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand this the 17th day of November, 1995.

James W. Talley

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named James W. Talley, unmarried, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within Warranty Deed for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this the 17th day of November, 1995.

NOTARY PUBLIC

My Commission Expires: 1-20-99

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $33,100.00.

AFFIANT

Subscribed and sworn to before me this 17th day of November, 1995.

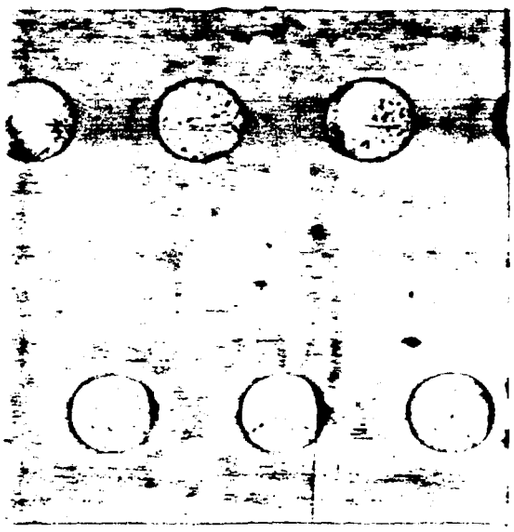
NOTARY PUBLIC

My Commission Expires: 1-20-99

0124194
IDENTIF. & REFERENCE

95 NOV 17 PM 4:03
FILED & RECORDED
DAVIDSON COUNTY, TN.

9717 11/17 0101 03CHECK 131.47



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

RECEIVED OF _____

FOR _____

BOOK 9863 PG 365

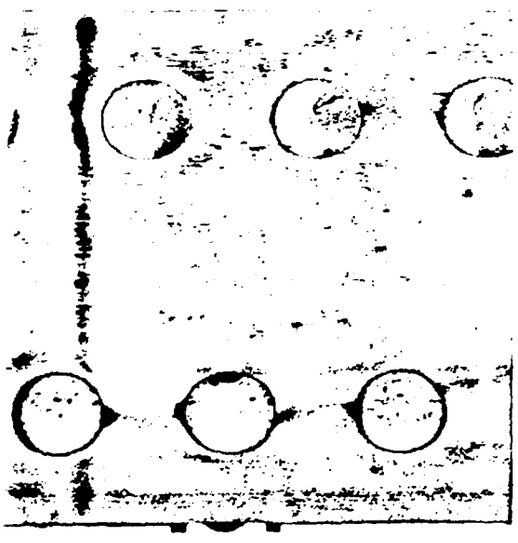
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 33100.00
CON TX 122.47
PRFEE 1.00
WDEED 8.00
TOTAL 131.47
CHECK 131.47

11/17/95 01 16:04 0001 9717

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0124194
IDENTIF. & REFERENCE

95 NOV 17 PM 4:03
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 978266