WARRANTY DEED

BOOK 9919 PG 673

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 98,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 12th DAY OF January 19 96

Notary Public

MY COMMISSION EXPIRES: (AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
David J. Waynick, Attorney, 207 Donelson Pike, Nashville, Tennessee 37214

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Karen Bertram (NAME)	First Tennessee Bank (NAME)	75-14-116
436 Harwell Drive (ADDRESS)	2323 21st Avenue S. Suite 201 (ADDRESS)	
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	Nashville, TN 37212 (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, Virginia Koster and Estate of Patricia J. Hearne by Virginia Koster, Administratrix

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Karen Bertram and Timothy C. Cope

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:

BEING LOT NO. 23 on the plan of the resubdivision of Lots 23 and 24, Hermitage Estates, Section 4, as of record in Book 4060, Page 194, Register's Office for said County.

Said Lot No. 23 fronts 94.20 feet on the west side of Harwell Drive and extends back 178.72 feet on the North line and 162.8 feet on the south line, to a dead line in the rear on which it measures 80.78 feet.

Being the same property conveyed to Patricia J. Hearne, unmarried and Virginia C. Koster, unmarried by deed from Joseph S. Meyer and wife, Jo Ann L. Meyer of record in Book 7062, Page 619, Register's Office for Davidson County, Tennessee. Patricia J. Hearne having since died intestate and Virginia Koster being appointed her administratrix by Davidson County Probate Court No. 95-P1796 and authorized to sell said property by order entered on January 10, 1996 by Probate Judge Frank Clement, Jr.

Subject to:

Taxes resulting from supplemental, revised or corrected assessments under Tennessee Code annotated section 67-5-603 et seq.

CONTINUED

unimproved ( )
This is improved (X) property, known as 436 Harwell Drive, Hermitage, TN 37076
(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 12th day of January 19 96

Virginia Koster

Virginia Koster

Virginia Koster/adm'x

Estate of Patricia J. Hearne
By: Virginia Koster, Administratrix

9919 PG 674

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 Virginia Koster

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 12th day of January 1996

Commission expires May 30, 1999

Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Virginia Koster and with whom I am personally acquainted and who upon her oath(s) acknowledged herself to be the Administratrix and respectively of the Patricia J. Hearne the within named bargainor, and corporation, and that she as such Administratrix 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 Patricia J. Hearne as such Administratrix, and attesting the same by the said as such .

Witness my hand and official seal at office at Nashville on this the 12th day of January 19 96 .

My commission expires May 30, 1999

Notary Public

Page 2 of 2

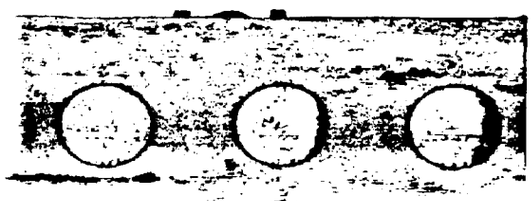
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IDENTIFICATION REFERENCE
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DAVIDSON COUNTY, TN

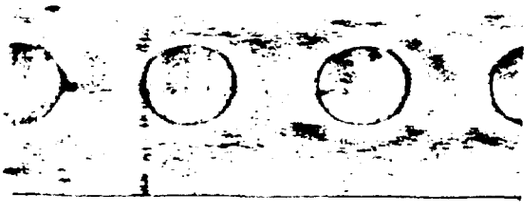
E.O. 3227 U.S. DOC-DEC 377.45

1996 Davidson County Taxes, a lien but not yet due and payable.

The Plan of record in Book 4060, Page 194 said Register's Office shows an owner's certificate a 30 foot minimum setback line from Harwell Drive and a 10 foot easement for drainage purposes along the rear line of said lot.

Restrictive covenants contained in the instrument of record in Book 4182, page 78 Register's Office for Davidson County, Tennessee.







OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9919 PG 676

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	98500.00
CON TX	364.45
PRFEE	1.00
WDEED	12.00
TOTAL	377.45
CHECK	377.45

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

014470
IDENTIFICATION REFERENCE

93 JUN 17 AM 10:49
FELIX Z. WILSON, II
DAVIDSON COUNTY, TN

No. 996725