5c-3

THIS INSTRUMENT WAS PREPARED BY
Stokes & Bartholomew
3310 West End Avenue #410
Nashville, Tennessee 37203

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 81,500.00

Cathy L. Jarrell
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26th DAY OF January 19 96

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Cathy L. Jarrell (NAME)	North American Mortgage Company (NAME)	149-05-A-128CO
128 Pepper Ridge Circle (ADDRESS)	3883 Airway Drive (ADDRESS)	
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Santa Rosa, CA 95403 (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, Gerald D. Kelder and wife, Beatrice R. Kelder

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Cathy L. Jarrell, an unmarried person

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 Unit No. 128 on the Plan of Pepper Ridge Condominiums, Phase Four, of record in Book 7900, page 257 and in Master Deed of record in Book 7466, page 248, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more particular description of such Unit.

BEING the same property conveyed to Gerald D. Kelder and wife, Beatrice R. Kelder, by deed from Jonas Roy McClung and wife, Carolyn M. McClung, of record in Book 9644, page 958, Register's Office for Davidson County, Tennessee.

2980 01/31 0101 03CHECK 310.55

0145661
IDENTIF. & REFERENCE

96 JAN 31 AM 10:58
FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (X) property, known as 128 Pepper Ridge Circle, Antioch, TN 37013
(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 hands this 26th day of January 19 96

Gerald D. Kelder

Beatrice R. Kelder

Beatrice R. Kelder

BOOK 9932 PG 775

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 Gerald D. Kelder and wife, Beatrice R. Kelder

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 26th day of January, 19 96

Commission expires 5-6-99

Notary Public

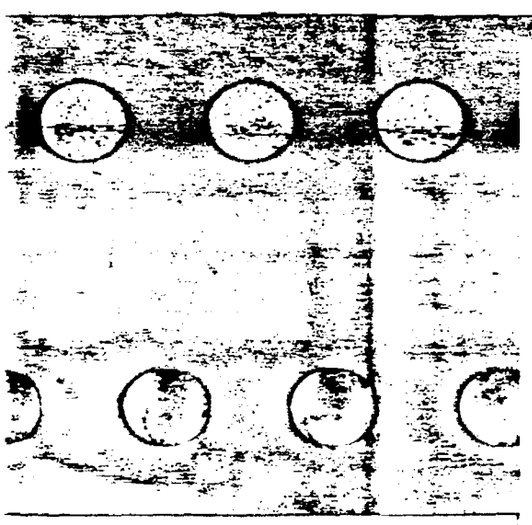
STATE OF TENNESSEE
COUNTY OF

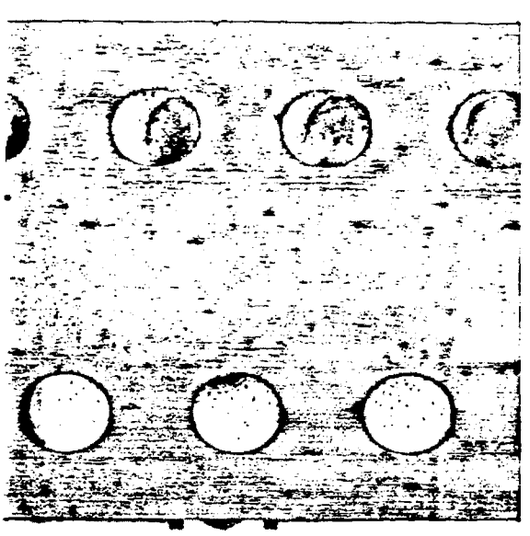
Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ 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





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

RECEIVED OF _____

FOR _____

BOOK 9932 PG 776

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES
			AMT TOTAL PAID
			CAMT 81500.00
			CON TX 301.55
			PRFEE 1.00
			WDEED 8.00
			TOTAL 310.55
			CHECK 310.55
01/31/96	01		11:00 0001 2980

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0145661
IDENTIF. # REFERENCE

96 JAN 31 AM 10:58
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1001227