WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 20000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE
6th DAY OF February 19 96

Notary Public

MY COMMISSION EXPIRES: July 24, 1999
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
LAW OFFICE OF RICHARD MANSON, 1314 Fifth Ave. North, Suite 300, Nashville, Tennessee 37208-2726

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Arthur Overall, III (NAME)	Citizens Savings Bank (NAME)	81-15-602
1600 Jefferson Street (ADDRESS)	1917 Heiman Street (ADDRESS)	
Nashville, TN 37208 (CITY) (STATE) (ZIP)	Nashville, TN 37208 (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, K. Gardner and Son Funeral, Service, Inc.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Arthur Overall, III, a married 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 Lot No. 1 on the Map of Bransford Realty Company's Subdivision of certain lots of the James Hamilton Tract, as of record in Book 332, Page 166, Register's Office for said County.

Said lot fronts 41 feet on the north side of Jefferson Street and runs back between parallel lines, along the west margin of 16th Avenue North, 150 feet to an alley.

Being the same property conveyed to K. Gardner and Son Funeral Service, Inc., a Tennessee Corporation by deed from Dora T. McClellan, a widow of record in Book 7034, Page 407, said Register's Office.

96 FEB -8 AM 10:50
FELIX P. [illegible]
DAVIDSON COUNTY, TN.

0148507
IDENTIFICATION/REFERENCE

unimproved (X)
This is improved ( ) property, known as 1600 Jefferson Street, Nashville, TN 37208
(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 my hand this 6th day of February 19 96

K. Gardner and Son Funeral, Service, Inc.
By: Kossie Gardner Jr Pres -
Kossie Gardner, Jr., President

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 DAVIDSON

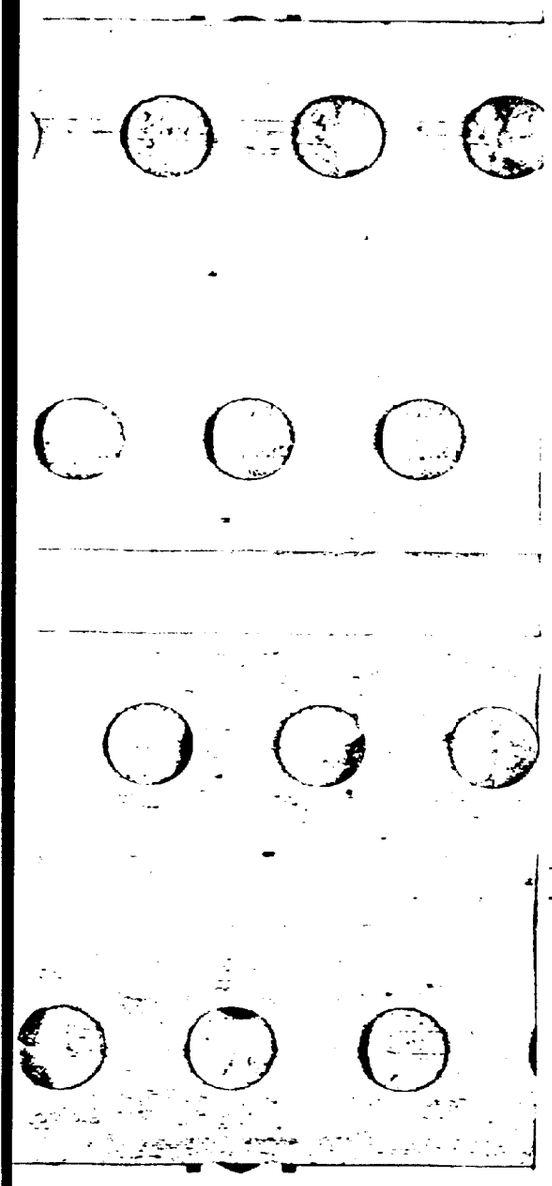
Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Kossie Gardner, Jr. and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the President and _____ respectively of the K. Gardner and Son Funeral the within named bargainor, and corporation, and that he as such President 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 Kossie Gardner, Jr. as such President, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Nashville, Tennessee on this the 6th day of February 1996 .

My commission expires July 24, 1999

_____
Notary Public

1993 02/08 0101 03CHECK 83.00



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

RECEIVED OF _____

FOR _____

BOOK 9942 PG 500

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 20000.00
CON TX 74.00
PRFEE 1.00
MDEED 3.00
TOTAL 83.00
CHECK 83.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 001 5993

0148507
IDENTIF. & REFERENCE

96 FEB -8 AM 10:50
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 1004209