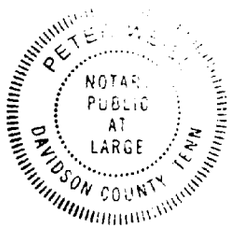
BOX 19B
97-3-9A

BOOK 10383 PG 782

WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 113,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
14th DAY OF March 19 97

Notary Public

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

THIS INSTRUMENT WAS PREPARED BY
PETER WEISS, ATTORNEY AT LAW, 761 Old Hickory Blvd, Suite 102, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
KEVIN T. GALLAGHER	NATIONSBANC MORTGAGE CORPORATION	MAP 162-16-0-E
(NAME)	(NAME)	
524 Bell Trace Lane	P. O. Box 35140	PARCEL 038co
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Louisville, KY 40232	FB 05DU-78097
(CITY) (STATE) (ZIP)	(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, MCR DEVELOPMENT CORP., A TENNESSEE CORPORATION

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO KEVIN T. GALLAGHER AND WIFE, HEATHER S. GALLAGHER

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. 7 on the Plan of Bell Crest, Section Two, a Planned Unit Development, as of record in Book 9700, Page 20, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

BEING part of the same property conveyed to MCR Development Corp., by Deed from William L. Rudolph, of record in Book 9478, Page 938, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to Declaration of Covenants, Conditions and Restrictions of Bell Crest, of record in Book 9408, Page 320, and Supplement and Amendment in Book 9613, Page 20, and in Book 9892, Page 927, said Register's Office; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

8413 03/18 0101 03CHECK 430.43

unimproved ( )
This is improved (X) property, known as 524 Bell Trace Lane, 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 my hand this 14th day of March 19 97

MCR DEVELOPMENT CORP., A TENNESSEE DEVELOPMENT CORP.

By:

Jerry J. Caldwell, Secretary/Treasurer

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 MCR DEVELOPMENT CORP., A TENNESSEE CORPORATION

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 instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 14th day of March 19 97.

Commission expires July 24, 1999

Notary Public

STATE OF TENNESSEE
COUNTY OF

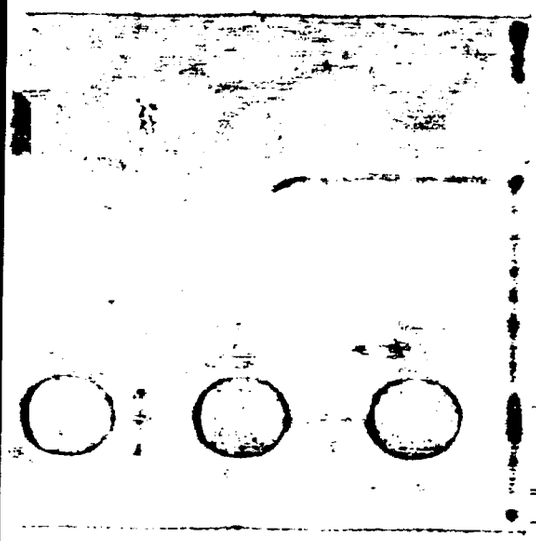
Before me, _____ Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that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

02034224
IDENTIFICATION
97 MAR 18 PM 1:57
DAVIDSON COUNTY, TN.



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

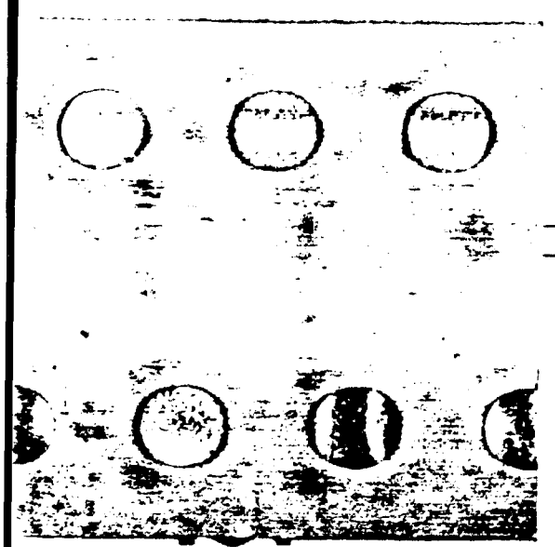
RECEIVED OF _____

FOR _____

BOOK 10383 PG 784

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 113900.00
CON TX 421.43
PRFEE 1.00
[illegible] BANK 8.00
TOTAL 430.43
CHECK 430.43

RECEIPT IS NOT VALID UNTIL CHECK IS PAID

03/18/97 01 14:00 0001 8413

0284224
IDENTIF. & REFERENCE

97 MAR 18 PM 1:57
FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN.

No. 1128757