40-A

This Instrument Prepared By:
GIBSON & GREGORY
Suite 600, Noel Place
200 Fourth Avenue, North
Nashville, Tennessee 37219

BOOK 10472 PG 764

WARRANTY DEED 6919 05/30 0101 03CHECK 476.68

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL NOS.
Edna P. Fitzgerald	Ryland Mortgage Company	Map 60-13
805 Farwin	11000 Broken Land Pkwy.	Parcels 191
Nashville, TN 37216	Columbia, MD 21044-3562	and 192

For and in consideration of the sum of TEN AND NO/100 ($10.00) DOLLARS cash in hand paid by the herein named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, INCLUDING the assumption of the indebtedness evidenced by that certain Deed of Trust executed by Dr. Robert E. Hardy, unmarried, in favor of American Trust Savings Bank, of record in Book 6817, page 358, Register's Office for Davidson County, Tennessee; said Deed of Trust having been last assigned to Ryland Mortgage Company; I, DR. ROBERT E. HARDY, UNMARRIED, hereinafter "GRANTOR" have bargained and sold, and by these presents do hereby transfer and convey unto EDNA P. FITZGERALD, UNMARRIED, hereinafter "GRANTEE", her heirs, representatives and assigns forever, that certain tract or parcel of land in Davidson County, Tennessee, described as follows:

Being Lot Nos. 28 and 29 on the Plan of Matthews Square as shown by plat of record in Book 6250, page 337, Register's Office, Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Dr. Robert E. Hardy, Unmarried, by deed from Capitol Properties, a joint venture composed of Lincoln Funding Corporation and Robert F. Lance, of record in Book 6528, page 381, Register's Office for Davidson County, Tennessee.

This is improved property known as 2695 and 2697 Old Matthews Road, Nashville, Tennessee 37207.

This conveyance is made subject to the following:

1. Taxes for the current year which have been prorated and assumed by GRANTEE;

2. Deed of Trust executed by Dr. Robert E. Hardy, unmarried, to American Trust Savings Bank, Trustee, dated March 27, 1986, and recorded in Book 6817, page 358, said Register's Office, in favor of American Trust Savings Bank, which states that it secures a debt in the principal sum of $120,000.00, payable as therein specified, together with any terms, conditions, restrictions, or limitations recited therein. The present amount due should be determined by contacting the owner of the debt.

3. Subject to all matters shown on the Plan of record in Book 6250, page 337, said Register's Office.

By her signature below, GRANTEE hereby agrees to assume the payment of the indebtedness herein described, to make all payments due thereunder in a timely manner, and to abide by the terms of said deed of trust.

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, her heirs, representatives and assigns forever.

And GRANTOR does covenant with the said GRANTEE that he is lawfully seized and possessed of said land in fee simple, has a good right to convey it and warrants that the same is unencumbered, except as set forth above.

GRANTOR does further covenant and bind himself, his heirs and assigns to warrant and forever defend the title to the said land to the said GRANTEE, her heirs, representatives and assigns, against the lawful claims of all persons whomsoever.

WITNESS our hands this 29th day of May, 1997.

Dr. Robert E. Hardy

Edna P. Fitzgerald

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Dr. Robert E. Hardy, unmarried, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal this 29th day of May, 1997.

Notary Public

My Commission Expires: 9/18/99

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Edna P. Fitzgerald, unmarried, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that she executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal this 12th day of May, 1995.

Notary Public

My Commission Expires: 9/18/99

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $126,400.00.

Affiant

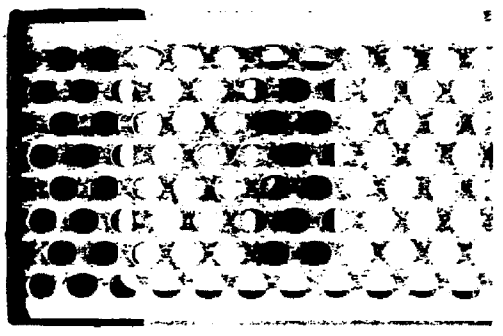
Subscribed and sworn to before me this 29th day of May, 1997.

Notary Public

My Commission Expires: 9/18/99

[redacted]

0310240
IDENTIF. # REFERENCE
MAY 30 PM 3:16
JOY Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 10472 PG 766

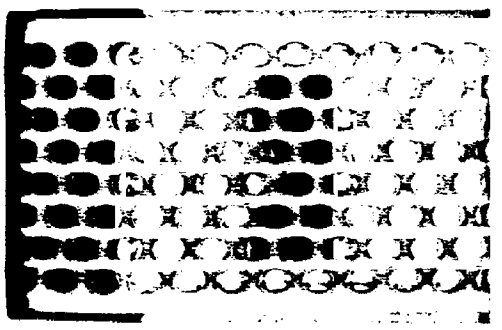
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 126400.00
CON TX 467.68
PRFEE 1.00
WDEED 8.00
TOTAL 476.68
CHECK 476.68

05/30/97 01 15:16 0001 6919

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



03 | 0240
IDENTIF. ↑ REFERENCE

97 MAY 30 PM 3:16
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1156874