2

[ADDRESS NEW OWNER:	[SEND TAX BILLS TO:	[MAP-PARCEL NOS.]
[Marcus Keith Hayes	[First City Financial Corp.	[ ]
[7267 Bidwell Road	[5445 DTC Parkway #100	[Map 014-00-0]
[Joelton, Tennessee 37080	[Englewood, CO 80111	[Parcel 204.00]
[This instrument prepared by: Robert J. Notestine, III, Attorney, 104 Woodmont [Boulevard, Suite 115, Nashville, Tennessee 37205		97-12-4771]

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ten ($10.00) Dollars cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, I, Gregory Nesto, (The "Grantor") has bargained and sold, and by these presents do transfer and convey unto, Marcus Keith Hayes, unmarried, (The "Grantee"), Grantee's heirs and assigns, a certain tract or parcel of land in **Davidson County**, State of Tennessee, being more particularly described as follows, to wit:

Situated and lying in the 14th Civil District of Davidson County, Tennessee, being described as Tract 1 according to an unrecorded survey by Tommy E. Walker, P.O. Box 495, Ridgetop, TN 37152, Tennessee R.L.S. No. 1465, dated March 26, 1992 as follows, to wit:

Beginning at a point in the westerly margin of Bidwell Road, being the northeast corner of this tract and the southeast corner of a tract of land owned by Joe A. Smith, etux, of record in Book 4412, page 575, R.O.D.C.T.; thence with the westerly margin of Bidwell Road South 02 degrees 20' 50" West 150.00 feet to a point; thence North 87 degrees 30' 00" West 789.86 feet to a point; thence North 02 degrees 20' 50" East 150.00 feet to a point; thence South 8 degrees 30' 00" East 789.86 feet to the point of beginning, containing 2.72 acres, more or less.

Being the same property conveyed to Gregory Nesto by Warranty Deed from Russell S. Curtis and wife, Rosemary A. Curtis of record in Book 10770, page 274, said Register's Office for Davidson County, Tennessee.

This description was the same as was used in the last deed of record.

This conveyance is subject to taxes for the year 1998 and subsequent years, easements, restrictive covenants.

This is improved property commonly known as 7267 Bidwell Road, Joelton, Tennessee 37080.

[STATE OF TENNESSEE)
[COUNTY OF DAVIDSON

[The actual consideration or value, whichever is greater for [this transfer is $150,000.00.

Affiant

[Subscribed and sworn to before me this 26th day of January, 1998.

Notary Public

[My Commission Expires: 11-24-2001

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantee, Grantee's heirs and assigns, forever.

And Grantor does covenant with the said Grantee that Grantor is lawfully seized and possessed of said land in fee simple; have a good right to convey it, and the same is unencumbered except as set forth hereinabove.

And Grantor does further covenant and bind himself, his heirs and assigns, to warrant and forever defend the title to the Property to the said Grantee, Grantee's heirs and assigns against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor has caused this Deed to be executed this 26th day of January, 1998.

Gregory Nesto

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 bargainor, Gregory Nesto with whom I am personally acquainted or proved to be the person(s) whose name(s) are subscribed to the within Warranty Deed and acknowledgment that she executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this day 26th of January, 1998.

NOTARY PUBLIC

My Commission Expires: 11-24-2001

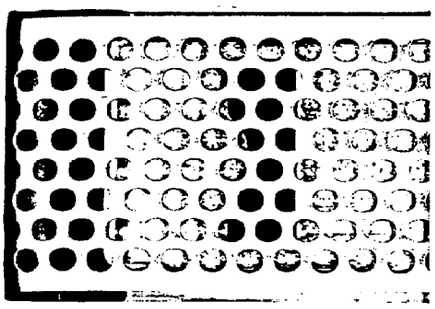
NOTARY PUBLIC AT LARGE

0394101
IDENTIFICATION REFERENCE

98 JAN 27 PM 2:02

DAVIDSON COUNTY, TN.

6343 01/27 0101 03CHECK 564.00



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

RECEIVED OF _____

FOR _____

BOOK 10770 PG 279

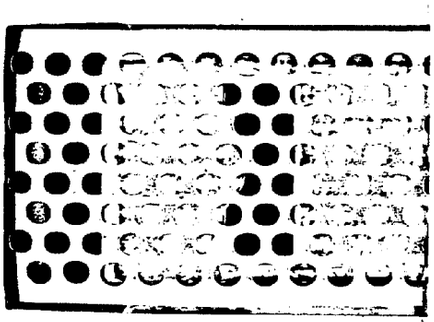
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 150000.00
CON TX 555.00
PRFEE 1.00
WDEED 8.00
TOTAL 564.00
CHECK 564.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

01/27/98 01 14:07 0001 6343



0394101
IDENTIF. ↑ REFERENCE

98 JAN 27 PM 2:02
REGISTER
DAVIDSON COUNTY, TN.

No. 1246937