WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 122,900.00

Elizabeth A. Gold
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF January 19 98

Notary Public

MY COMMISSION EXPIRES: September 23, 2000
(AFFIX SEAL)

BOOK 10774 PAGE 815

THIS INSTRUMENT WAS PREPARED BY
EAST END TITLE & ESCROW, INC., 405 TWO MILE PIKE, SUITE C, GOODLETTSVILLE, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
W. T. Gold (NAME)	FARMERS & MERCHANTS BANK (NAME)	MAP 52-12
537 Canton Pass (ADDRESS)	322 MAIN STREET (ADDRESS)	PARCEL 104.00
Madison, TN 37115 (CITY) (STATE) (ZIP)	CLARKSVILLE, TN 37040 (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, Dennis R. Spears and wife, Rebecca G. Spears

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO W. T. Gold and wife, Elizabeth A. Gold

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:

Situated in Davidson County, Tennessee, being Lot No. 77 on the Plan of Sequoia Valley, Section 2, as of record in Book 3700, page 114, Register's Office for Davidson County, Tennessee, described as follows:
BEGINNING on the easterly margin of Shawnee Road at the corner of Lots Nos. 76 and 77; thence with the line between said two lots, easterly 125 feet to the corner of Lots Nos. 77 and 78; thence with the line between said two lots, northerly 130 feet to the southerly margin of Canton Pass; thence with the same, westerly 100 feet to the beginning of a curve; thence around said curve having a radius of 25 feet, southwesterly 39.27 feet to the easterly margin of Shawnee Road; thence with the same, southerly 105 feet to the beginning.

Being the same property conveyed to Dennis R. Spears and wife, Rebecca G. Spears by Deed of record in Book 9904, page 721, Register's Office for Davidson County, Tennessee.

MAIL ENV.

98 JAN 30 AM 11:08

D395304

7623 01/30 0101 03CHECK 463.73

unimproved ( )
This is improved (X) property, known as 537 Canton Pass, Madison, TN 37115
(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 hand s this 28th day of January 19 98

Dennis R. Spears

Rebecca G. Spears

BOOK 10771 PAGE 846

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 Dennis R. Spears and wife, Rebecca G. Spears

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 GOODLETTSVILLE, Tennessee, this 28th day of January, 19 98

Commission expires September 23, 2000

Notary Public

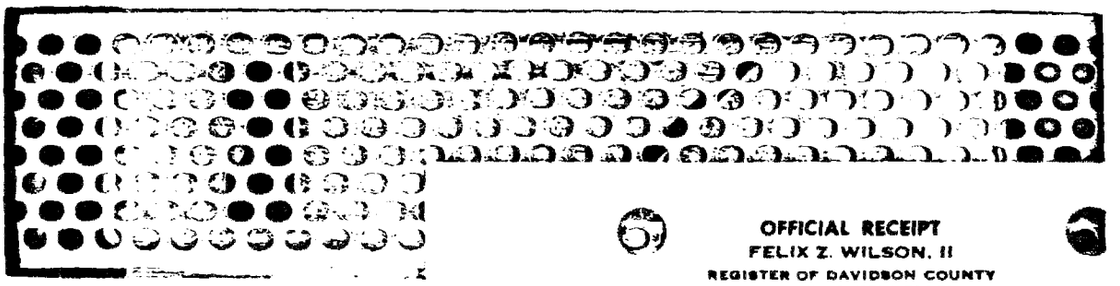
STATE OF TENNESSEE
COUNTY OF

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 _____

BK. 10774 PG 847

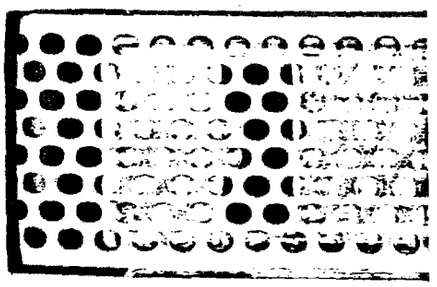
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 122900.00
CON TX 454.73
PRFEE 1.00
WDEED 8.00
TOTAL 463.73
CHECK 463.73

01/30/98 01 11:15 0001 7623

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0395304
IDENTIFICATION REFERENCE

98 JAN 30 AM 11:08
DAVIDSON COUNTY, TN.

No. 1248200