This instrument was prepared by
Larry A. Rocconi, Jr., Attorney
Clarksville, Tennessee 37040

FRANK R. KYLE, ET UX

TO: DEED

C. LOUIS GARRARD, ET UX

5456 03/13 0101 03CHECK 1694.35

FOR A VALUABLE CONSIDERATION, cash in hand paid, receipt of which is hereby acknowledged, FRANK R. KYLE and wife, JENNIFER J. KYLE, Grantors, have this day bargained and sold and do hereby transfer and convey unto C. LOUIS GARRARD and wife, KARLEN M. GARRARD, Grantees, as tenants by the entirety, and to their heirs and assigns forever the following described real estate, situated in Davidson County, Tennessee, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 3 on the Plan of Oldfield/Williams Subdivision as of record in Book 6050, page 181, said Register's Office, to which plan reference is hereby made for a more complete description.
>
> This property is subject to all matters shown on the Plan of record in Book 6050, page 181, in said Register's Office and to a sanitary sewer and/or storm drainage easement of record in Book 5487, page 292, in said Register's Office.
>
> Being the same property conveyed to the grantors, Frank R. Kyle and wife, Jennifer L. Kyle, by deed from Russell A.A. Oldfield, Jr., and wife, Jean W. Oldfield, of record in Book 7475, page 85, Register's Office for Davidson County, Tennessee.
>
> This property is further identified as tax map and parcel #Map 130-8, parcel 24 in the Davidson County Tax Assessor's Office and is located at 4323 Estes Road, Nashville, TN 37215.

TO HAVE AND TO HOLD said real estate, together with all improvements thereon, unto the said C. LOUIS GARRARD and wife, KARLEN M. GARRARD, as tenants by the entirety, and to their heirs and assigns forever.

GRANTORS COVENANT that they are lawfully seized and possessed of said real estate, that they have a good and lawful right to convey the same, that it is unencumbered, that they will forever warrant and defend the title thereto against the lawful claims of all persons whomsoever.

POSSESSION of said property is to be given with deed, and taxes are prorated between the parties as of the date hereof. Current property taxes are to be paid by Grantees.

IN WITNESS WHEREOF, we have hereunto signed on this the 13th day of March, 1998.

FRANK R. KYLE

JENNIFER J. KYLE

GRANTORS

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, Frank R. Kyle and wife, Jennifer J. Kyle, 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, at office, this 13th day of March, 1998.

Notary Public

My Commission Expires: 10/16/2000

Name & Address of Property Owner:	Name & Address of Person Responsible for Payment of Taxes (if different):
C. Louis Garrard, Et ux	Heritage Bank
4323 Estes Road	P. O. Box 1348
Nashville, TN 37215	Clarksville, TN 37041-1348

STATE OF TENNESSEE, DAVIDSON COUNTY

I, or we, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $ 455,500.00, which amount equal to or greater than the amount which the property transferred would command at a fair voluntary sale Affiant Cornelia Mitchell Pacconi. Subscribed and sworn to before me this the 13 day of March, 1998

NOTARY PUBLIC

MY COMMISSION EXPIRES 10/16/2000

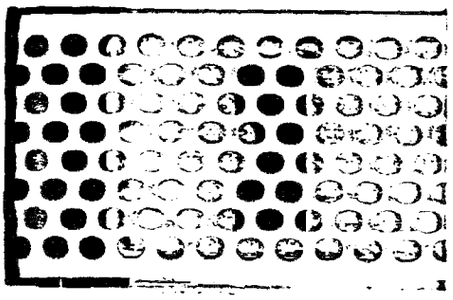
PICK-UP

98 MAR 13 AM 11:41

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. + REFERENCE

041873



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

RECEIVED OF _____

FOR _____

BOOK 10836 PG 744

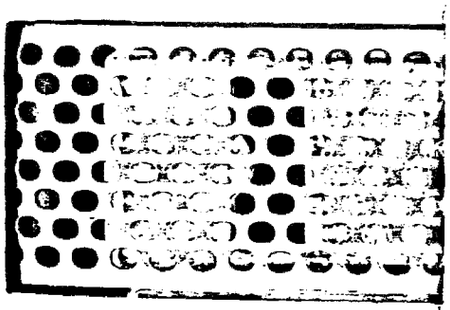
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
455500.00
CON TX 1685.35
PRFEE 1.00
[illegible]BANK 8.00
TOTAL 1694.35
CHECK 1694.35

RECEIPT IS NOT VALID UNTIL CHECK IS PAID

03/13/98 01 11:39 0001 5456



04 11873
IDENTIF. ← REFERENCE

98 MAR 13 AM 11:41

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1265833