Box 8

BOOK 11161 PAGE 47

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 755,000.00

Ruben Fernandez, Jr
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
14th DAY OF October 19 98

Notary Public

MY COMMISSION EXPIRES: My Commission Expires 9/18/99
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
JOHN T. COOK, P.C., 2927 BERRY HILL DRIVE, NASHVILLE, TN 37204

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
RUBEN FERNANDEZ, JR.	NATIONSBANC MORTGAGE CORPORATION	MAP 104-90
(NAME)	(NAME)	
3704 Central Avenue	P. O. Box 35140	PARCEL 273
(ADDRESS)	(ADDRESS)	
Nashville, TN 37205	Louisville, KY 40232	
(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, ERIC L. RAEFSKY AND WIFE, VICTORIA A. HEIL

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO RUBEN FERNANDEZ, JR. AND WIFE, MELINDA MOORE FERNANDEZ

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. 2 on the Plan of resubdivision of Lots 235, 236, 237 and 238 Richland Realty Company's Second Subdivision, Division "B" of record in Plat Book 6200, page 762, Register's Office for said County, to which plan reference is hereby made for a more complete legal description.

BEING the same property conveyed to Eric L. Raefsky and spouse, Victoria A. Heil, by Deed from Dowdle Development Co., Inc., of record in Book 8566, Page 480, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated and paid by the Grantor(s) herein.

THIS instrument is being executed in behalf of ERIC L. RAEFSKY pursuant to a Power of Attorney executed by same on the 13 day of October, 1998, and being filed for record simultaneously herewith. The affidavit of said Attorney in Fact is attached as "Exhibit A" to or on this instrument and incorporated herein.

unimproved ( )
This is improved (X) property, known as 3704 Central Avenue, Nashville, TN 37205
(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 14th day of October 19 98

ERIC L. RAEFSKY

By: Eric L. Raefsky by Victoria A. Heil, Attorney-In-Fact
VICTORIA A. HEIL, ATTORNEY-IN-FACT

Victoria A. Heil
VICTORIA A. HEIL

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

_____

_____

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____ day of _____ 19_____ .

Commission expires _____ _____
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

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 VICTORIA A. HEIL, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office at Nashville, Tennessee, this 14th day of October, 1998.

_____
Notary Public

My Commission Expires: 5/27/01

JOHN T. COOK NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TN

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

On this 14th day of October, 1998, before me personally appeared VICTORIA A. HEIL to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of ERIC L. RAEFSKY and acknowledged that she executed the same as the free act and deed of said ERIC L. RAEFSKY.

Witness my hand and official seal at Nashville, Tennessee.

_____
Notary Public

My Commission Expires: 5/27/01

JOHN T. COOK NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TN

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5131 10/19 0101 03CHECK 2808.50

EXHIBIT "A"
To
WARRANTY DEED

FROM: Eric L. Raefsky and wife, Victoria A. Heil

TO: Ruben Fernandez, Jr. and wife, Melinda Moore Fernandez

AFFIDAVIT

The undersigned Affiant, being first duly sworn, deposes and says as follows:

1. That the document to which this affidavit is exhibited was executed by the undersigned as attorney-in-fact for the principal(s) thereon shown.

2. That the execution is proper and within the scope of the power-of-attorney referenced in the instrument.

3. That at the time of execution of said document the Affiant had no knowledge or notice of the termination of the power-of-attorney, either by revocation or by a principal's death, disability, or incapacity.

Further the Affiant Saith not.

Victoria A. Heil
Victoria A. Heil, Affiant

Sworn to and subscribed before me this

14th day of October, 1998.

JOHN T. COOK NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TN

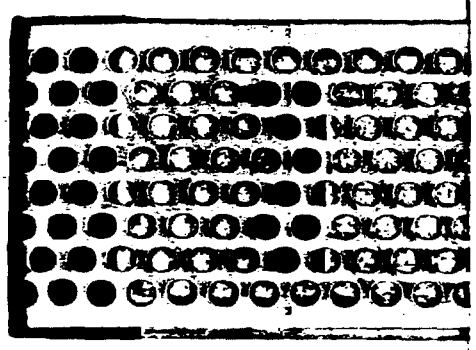
Notary Public

My Commission Expires: 5/27/01

98 OCT 19 PM 2:12
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

0501378
IDENTIF. & REFERENCE

Wilson PAS Exhibit WD—8/91



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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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

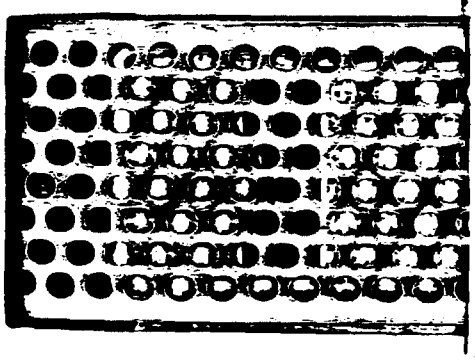
DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT

	755000.00
CON TX	2793.50
PRFEE	1.00
WDEED	12.00
CFEE	2.00
TOTAL	2808.50
CHECK	2808.50

10/19/98 01 14:15 0001 5131

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



05013 78
IDENTIF. ↑ REFERENCE

98 OCT 19 PM 2:12

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

No. 1360347