This Instrument Prepared By:
Heritage Title & Escrow Co., Inc.
123 Fifth Avenue North
Franklin, TN 37064

Map & Parcel 162-5-102

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Send Tax Statements To:	Name/Address New Owner:	Name of Mortgagee:
Mortgagee	David Saunders	Franklin National Bank
	289 Ocala Drive	230 Public Square
	Nashville, TN 37211	Franklin, TN 37064

W A R R A N T Y D E E D

FOR AND IN CONSIDERATION OF THE SUM OF Ten ($10.00) Dollars, cash in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, we, J. DAVID GAMBLE and SUSAN M. GAMBLE, husband and wife, have bargained and sold and by these presents do transfer and convey unto DAVID SAUNDERS and CYNTHIA J. SAUNDERS, husband and wife, their heirs and assigns forever, the following described property, to wit:

Land in Davidson County, Tennessee, being Lot No. 195 on the Plan of Hickory Valley Subdivision, Section 1, of record in Book 4175, page 75, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to J. David Gamble and wife, Susan M. Gamble by Deed from Ronald B. Rice and wife, Maria R. Rice of record in Book 7632, page 646, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said tract of land, together with all improvements thereon and all appurtenances thereunto belonging unto the said Grantees, their heirs and assigns forever.

AND WE DO COVENANT with the said Grantees, their heirs and assigns, that we are lawfully seized and possessed of said property, that we have a good and lawful right to sell and convey same, and that it is free from any lien or encumbrance whatsoever with the following exceptions:

1. 1999 Davidson County property taxes are a lien but not yet due payable. These taxes have been prorated between the parties as of date of this instrument, with Grantees assuming responsibility for payment of the same.

2. All matters as shown on the Plan of Hickory Valley Subdivision, Section 1, of record in Book 4175, page 75, Register's Office of Davidson County, Tennessee.

3. Restrictive covenants of record in Book 4353, page 54, Register's Office of Davidson County, Tennessee.

4. Easement of record in Book 4466, page 661, Register's Office for Davidson County, Tennessee.

AND WE DO FURTHER COVENANT and bind ourselves, our heirs and assigns, to warrant and defend the title thereto against the lawful claims and demands of all persons whomsover.

99 JUN 17 PM 4:08

06012096

IN TESTIMONY WHEREOF, we have hereunto set our signatures, this the 16th day of June, 1999.

J. DAVID GAMBLE

SUSAN M. GAMBLE

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STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named J. DAVID GAMBLE and SUSAN M. GAMBLE, husband and wife, the bargainors, 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 seal, at office, on this 16th day of June, 1999.

Carol L. McCashen
Notary Public

My Commission Expires:
July 12, 2000

STATE OF TENNESSEE
COUNTY OF ~~WILLIAMSON~~ DAVIDSON

I certify that the actual consideration or value, whichever is greater, for this transfer is the sum of $116,950.00.

David Gamble
Affiant

Sworn to and subscribed before me on this the 16th day of June, 1999.

Catherine C. Hershey
Notary Public

My Commission Expires:
1/30/2001

CATHERINE C. HERSHEY
NOTARY PUBLIC AT LARGE
WILSON COUNTY, TENN.

1734 06/17 0104 02CHECK 443.71

OFFICIAL RECEIPT

BILL GARRETT
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	CFEE - COMPUTER FEE	PRFEE - PROBATE FEE

0601296

99 JUN 17 PM 4:08

CAMT	116950.00
CON TX	432.71
PRFEE	1.00
MDEED	8.00
CFEE	2.00
TOTAL	443.71
CHECK	443.71

06/17/99 01 16:11 0001 1334

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1479916