LTIC File No. 45418

STATE OF Tennessee
COUNTY OF Davidson

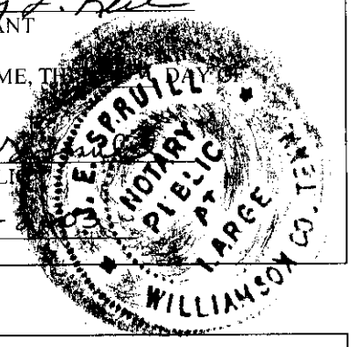
THE ACTUAL CONSIDERATION OR VALUE, WHICH EVER IS GREATER, FOR THIS TRANSACTION IS $63,00.00

Gary L. Kell
AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS [illegible] DAY OF December, 1999.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 11-12-[illegible]



Instr:200001030000150 Page: 1 OF 2
REC'D FOR REC 01/03/2000 10:22:21AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $233.10

THIS INSTRUMENT PREPARED BY:
Lawyers Title Insurance Corporation
424 Church Street, Suite 200, Nashville, Tennessee 37219

ADDRESS NEW OWNER(S):	SEND TAX BILLS TO:	MAP-PARCEL NUMBER:
Gary L. Kell and wife, Mary C. Kell 226 Harbor Drive Nashville, Tennessee 37075	FT Mortgage Companies 10741 King William Drive Dallas, Texas 75220	95-11/61

WARRANTY DEED

FOR AND IN 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, I, James G. Gomer, HEREINAFTER CALLED THE GRANTOR, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO, Gary L. Kell and wife, Mary C. Kell, 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. 91, on the Plan of Cloverdale, Section 2, as shown on plat of record in Plat Book 2133, page 58, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to James G. Gomer and wife, Regina M. Gomer, by Deed of Record in Book 4543, page 495, Register's Office for Davidson County, Tennessee. The said Regina M. Gomer has since died and upon her death title was vested in James G. Gomer as the sole surviving tenant by the entirety.

This is improved property commonly known as 2215 Larimore Drive, Nashville, Tennessee 37214.

This conveyance is made subject to the following:
Taxes and/or any assessments levied or assessed subsequent to the dated hereof.

TO HAVE AND TO HOLD the aforesaid real estate together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining to the said GRANTEES, their heirs and assigns in fee simple forever. The said GRANTOR does hereby covenant with the said GRANTEES that he is lawfully seized in fee of the

aforesaid real estate; that he has a good right to sell and convey the same; that the same is unencumbered, and that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons. Whenever used, the singular number shall include the plural, the plural singular, and the use of any gender shall be applicable to all genders.

WITNESS, this the 17th day of December, 1999.

James G. Gomer

James G. Gomer

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 James G. Gomer, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 17th day of December, 1999.

Notary Public

My Commission Expires: 11-12-2003

