1304 BD-B

THIS INSTRUMENT WAS PREPARED BY:
Bankers Title & Escrow Corp.
3310 West End Avenue, Suite 410
Nashville, Tennessee 37203

Instr:200001050001631 Page: 1 OF 2
REC'D FOR REC 01/05/2000 4:03:34PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $144.30

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 39,000.00

Gary Kemper
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 17th DAY OF December 19 99

Notary Public

MY COMMISSION EXPIRES: 5-14-03
(AFFIX SEAL)

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Gary Kemper (NAME)	Accredited Home Lenders, Inc. (NAME)	53-8-28
209 24th Street (ADDRESS)	4501 Circle 75 Parkway, St.F6350 (ADDRESS)	
Old Hickory, Tennessee 37138 (CITY) (STATE) (ZIP)	Atlanta, Georgia 30339 (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, William A. Bartlett, an unmarried person

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Gary Kemper, an unmarried person

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. 12 of Block 11 on the Plan of Dabbs & Elliot's Subdivision No. 1, Old Hickory, Tennessee, as of record in Book 547, page 97, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of said lot.

BEING the same property conveyed to William A. Bartlett, unmarried, by deed from Deborah P. Hull, unmarried, of record in Book 11521, page 476, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 209 24th Street, Old Hickory, Tennessee 37138
(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 my hand this 17th day of December, 19 99

William A Bartlett

William A. Bartlett By JM Bartlett

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

Before me, the undersigned notary public in and for the state and county above, personally appeared the within named Jeff Binkley, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), who acknowledges the execution of the foregoing instrument on behalf of William A. Bartlett as his/her Attorney-in-Fact, as the free act and deed of the within named William A. Bartlett.

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

_____

Notary Public

My Commission Expires: 11-14-03