THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

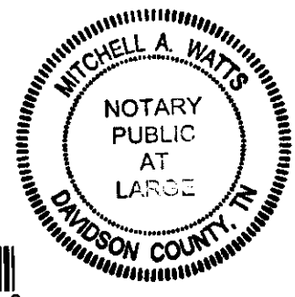
The actual consideration or value, whichever is greater, for this transfer is $ 155,000.00

Affiant

Subscribed and sworn to before me, this 31st day of January, 2000

Notary Public

My Commission Expires: 9. 29. 2001



Instr:200002030011677 Page: 1 OF 2
REC'D FOR REC 02/03/2000 4:14:36PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $573.50

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
RUBEN J. ESTEVEZ 4211 Park Avenue Nashville, Tennessee 37209	GOLD BANC MORTGAGE, INC. 9221 Ward Parkway Suite 300 Kansas City, Missouri 64114	MAP 91-16 PARCEL 184

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED FIFTY FIVE THOUSAND AND NO/100-- ---------- ($ 155,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee___, the receipt of which is hereby acknowledged, I , JACQUELINE J. STRAKA, UNMARRIED

hereinafter called the Grantor___, have bargained and sold, and by these presents do transfer and convey unto RUBEN J. ESTEVEZ, UNMARRIED hereinafter called the Grantee___, his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING the westerly 75.0 feet of the northerly 150.0 feet of Block No. 2 on the Plan of Charlotte Park Company's First Addition as of record in Book 57, page 103, Register's Office for Davidson County, Tennessee.

SAID part of Block 2 fronts 75.0 feet on the southerly side of Park, formerly First, Avenue and runs back between parallel lines with the easterly margin of 43rd Avenue, North, formerly Second Street, 150.0 feet to an alley.

BEING the same property conveyed to Jacqueline J. Straka by deed from Henry G. Cisneros, Secretary of Housing and Urban Development, of Washington, D.C., of record in Book 9245, page 110, Register's Office for Davidson County, Tennessee.

This is improved property known as 4211 Park Avenue, Nashville, Tennessee 37209

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE___, his heirs and assigns, forever.

GRANTOR___ COVENANT s with the said GRANTEE___ that she is lawfully seized and possessed of said land in fee simple, ha s a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Charlotte Park Company's First Addition of record in Book 57, page 103, Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and binds herself___, her___ heirs and representatives to warrant and forever defend the title to the said GRANTEE___, his___ heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand___on this the 31st day of January, 2000.

JACQUELINE J. STRAKA

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

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 JACQUELINE J. STRAKA, UNMARRIED, the bargainor____, 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 this 31st day of January, 2000.

My Commission Expires: September 29, 2001

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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___ 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 this _____day of _____.

My Commission Expires: _____

Notary Public