File Box #24

Instr:200003020020391 Page: 1 OF 2
REC'D FOR REC 03/02/2000 9:11:31AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $296.00

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 80,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th DAY OF February 2000

Notary Public

MY COMMISSION EXPIRES: 3-23-2002
(AFFIX SEAL)

TINA D. BROWN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
Title Escrow, Inc., 640 Spence Lane, Suite 218, Nashville, Tennessee 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
John Kerns (NAME)	First City Financial Corp. (NAME)	MAP 98-5
5168 Hunters Point Lane (ADDRESS)	P.O. Box 54-2934 (ADDRESS)	PARCEL 180
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	Chicago, IL 60654-0934 (CITY) (STATE) (ZIP)	4D91960

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, Sylvia Kaul and John Kaul

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO John Kerns and wife, Laura Kerns

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:

BEING Lot 30-B, Zone Lot Division of Lots 30 and 31, Hunters Point Subdivision as of record in Book 5200, Page 736 as amended in Book 6250, Page 774, Register's Office, Davidson County, Tennessee.

Being the same property conveyed to Sylvia Mooneyhan by deed from Steve Buckingham of record in Book 10368, Page 278 as re-recorded in Book 10386, Page 343, Register's Office, Davidson County, Tennessee. John Kaul herein joins to convey any and all rights and interests he may have, if any. Sylvia Mooneyhan and Sylvia Kaul is one in the same person.

This is the same description as in previous deed of record.

This conveyance is subject to restrictions of record in Book 3814, Page 592; Book 3897, Page 925 as amended in Book 6207, Page 609; Book 6279, Page 741 and Restrictions and Notes of record in Plat Book 6250, Page 774, Register's Office, Davidson County, Tennessee.

This conveyance is subject to note on plat of record in Plat Book 5200, Page 736, Register's Office, Davidson County, Tennessee.

This conveyance is subject to minimum building setback line; public utility

CONTINUED

unimproved ( )
This is improved (X) property, known as 5168 Hunters Point Lane, Hermitage, TN 37076
(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 29th day of February 2000

Sylvia Kaul

John Kaul

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 _____ .

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 _____ _____.

My commission expires _____ _____

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Sylvia Kaul and John Kaul the bargainor(s), 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 official seal at Nashville, Tennessee, this the 29th day of February, 2000.

Tina D. Brown
NOTARY PUBLIC

My Commission Expires: 3-23-2002

TINA D. BROWN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

LEGAL DESCRIPTION CONTINUATION

and drainage easements; 10" sewer line and sinkhole of record in Book 5200, Page 736 as amended in Book 6250, Page 774, said Register's Office.

Grantor hereby certifies that the Deed of Trust of record in Book 7979, Page 525, Register's Office, Davidson County, Tennessee is invalid and unenforceable because the Grantor, Investment Partners I did not hold title at the time of execution or recordation or subsequently. This Deed of Trust is a nullity.