Loan # 111545-5

THIS INSTRUMENT PREPARED BY:
Dearborn & Ewing, Attorneys
Parkway Towers
Nashville, Tennessee

FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF NASHVILLE

WARRANTY DEED

FROM: JOHN NOEL, III, TRUSTEE

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TO: RUTH SORRELLS, unmarried

Address New Owner As Follows:	Send Tax Bills To:	Map-Parcel Nos.
Ms. Ruth Sorrells 523 Harding Place Nashville, Tennessee 37211	Fidelity Federal Savings & Loan 401 Union Street Nashville, Tenn. 37219	147-2-A 11 Pw

FOR AND IN CONSIDERATION of the sum of Twenty Thousand and No/100 Dollars ($20,000.00), the receipt of which is hereby acknowledged, John Noel, III, Trustee, hereinafter called "Grantor", has this day bargained and sold, and does hereby transfer and convey unto the said Ruth Sorrells, unmarried, her heirs and assigns, hereinafter called "Grantee", a certain condominium apartment in Davidson County, Tennessee, described as follows: Unit Number 11, Building Number B, in The Coach House, (a condominium), created under Chapter 27, Title 64, of the Tennessee Code Annotated, and as established by a Master Deed of record in Book 4809, page 829, Register's Office for Davidson County, Tennessee, and as shown on the plat of The Coach House, of record in Book 4675, page 107, said Register's Office, to which reference is hereby made, said Master Deed being amended by instrument of record in Book 4813, page 964, said Register's Office.

Being the same property conveyed to John Noel, III, Trustee, by deed from Christopher M. Gooch, Jr. and wife, of record in Book 4781, page 39, said Register's Office.

This is improved property known as Apartment 11, The Coach House, 523 Harding Place, Nashville, Tennessee 37211.

TO HAVE AND TO HOLD to the said Grantee, her heirs and assigns, said real estate with all the appurtenances, estate, title and interest thereto belonging to the said Grantee, her heirs and assigns forever, Grantor covenants that he is lawfully seized and possessed of said condominium unit in fee simple, has a good right to convey it, and that the same is unencumbered, except:

1. All terms and provisions of the Master Deed and By-Laws for The Coach House, a condominium, of record in Book 4809, page 829, Register's Office for Davidson County, Tennessee.

2. All terms and provisions of the Charter of The Coach House Association, Inc., of record in Corporate Book Volume O-29, page 7299, in the office of the Secretary of the State of Tennessee, and in Book 4813, page 686, Register's Office for Davidson County, Tennessee, and the By-Laws and rules and regulations of said corporation.

3. All easements and restrictions as set forth in the plan of record for The Coach House, of record in Book 4675, page 107, Register's Office for Davidson County, Tennessee.

Grantor further covenants and binds himself, his successors in trust and assigns to warrant and forever defend the title to said real estate to said Grantee, her heirs and assigns against the lawful claims of all persons.

Grantee by acceptance of this deed hereby joins in and accepts, and agrees to be bound to the foregoing instruments creating The Coach House, a condominium, and The Coach House Association, Inc. Said Grantee further agrees hereby to pay all assessments whether special or general which are levied by The Coach House, a condominium, or by The Coach House Association, Inc., or their successors or assigns.

IN WITNESS WHEREOF, the parties have executed this instrument on this 17th day of November, 1976.

John Noel, III, Trustee

"Grantor"

Lillian Ruth Sorrells

Ruth Sorrells

"Grantee"

D 7 7 6 1 5

IDENTIF. REFERENCE

Nov 18 10 20 AM '76

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TENN.

NOV18'76	CONV	20,000.00			
NOV18'76	S'TAX		B*	52.00	
NOV18'76	PR'FEE		B*	.50	
NOV18'76	W'DEED		B*	6.00	* 58.50

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 John Noel, III, Trustee, the bargainor, with whom I am personally acquainted, 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 November, 1976.

Judy Burnette
Notary Public

My Commission Expires: 4-27-80

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 Ruth Sorrells, the bargainor, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 17th day of November, 1976.

Judy Burnette
Notary Public

My Commission Expires: 4-27-80

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $20,000.00.

Lillian Ruth Sorrells
Affiant

Subscribed and sworn to before me, this the 17th day of November, 1976.

Judy Burnette
Notary Public

My Commission Expires: 4-27-80

It is understood and agreed that Ruth Sorrells and Lillian Ruth Sorrells is one and the same person.

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CONDOMINIUM RIDER

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THIS CONDOMINIUM RIDER is made this 17th day of November, 19 76, and is incorporated into and shall be deemed to amend and supplement a Mortgage, Deed of Trust or Deed to Secure Debt (herein "security instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to Fidelity Federal Savings & Loan Association (herein "Lender") and covering the Property described in the security instrument and located at 401 Union Street, Nashville, Tennessee 37219
(Property Address)

The Property comprises a unit in, together with an undivided interest in the common elements of, a condominium project known as Coach House
(Name of Condominium Project)
(herein "Condominium Project").

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the security instrument, Borrower and Lender further covenant and agree as follows:

A. Assessments. Borrower shall promptly pay, when due, all assessments imposed by the Owners Association or other governing body of the Condominium Project (herein "Owners Association") pursuant to the provisions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project.

B. Hazard Insurance. So long as the Owners Association maintains a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage," and such other hazards as Lender may require, and in such amounts and for such periods as Lender may require, then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the premium installments for hazard insurance on the Property;

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied; and

(iii) the provisions in Uniform Covenant 5 regarding application of hazard insurance proceeds shall be superseded by any provisions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project or of applicable law to the extent necessary to avoid a conflict between such provisions and the provisions of Uniform Covenant 5. For any period of time during which such hazard insurance coverage is not maintained, the immediately preceding sentence shall be deemed to have no force or effect. Borrower shall give Lender prompt notice of any lapse in such hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any such proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the security instrument, with the excess, if any, paid to Borrower.

C. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any material amendment to the declaration, by-laws or code of regulations of the Owners Association, or equivalent constituent document of the Condominium Project, including, but not limited to, any amendment which would change the percentage interests of the unit owners in the Condominium Project; or

(iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project.

D. Remedies. If Borrower breaches Borrower's covenants and agreements hereunder, including the covenant to pay when due condominium assessments, then Lender may invoke any remedies provided under the security instrument, including, but not limited to, those provided under Uniform Covenant 7.

IN WITNESS WHEREOF, Borrower has executed this Condominium Rider.

William Ruth Sorrell
—Borrower

_____
—Borrower