TAX BILLS TO OWNER:
Hugh M. Gray
20 Academy Place
Nashville, TN 37210

Map & Parcel No.: 93-11;216

Realty 48

BOOK 7998 PAGE 263

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into this the 29th day of November, 1989, by and between CENTRAL BANK OF THE SOUTH, a corporation organized and existing under and by virtue of the laws of the State of Alabama ("Grantor"), and Hugh M. Gray and Jerri S. Gray ("Grantee").
wife,

WITNESSTH:

THAT for and in consideration of the Ten Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the Grantor has bargained and sold and does hereby bargain, sell, convey and confirm unto the Grantee the real estate, situated and being in Davidson County, State of Tennessee, described as follows:

Lot #3 on the Plan of Subdivision of Lots Nos. 32, 33 and 34 of an unregistered plan of the University of Nashville lots, as of record in Minute Book G, Page 440, Chancery Court at Nashville.

Said Lot No. 3 fronts 40 feet on the easterly side of Academy Place, formerly asylum Street, and runs back between parallel lines, 160 feet to an alley.

Being the same property conveyed to the Grantors herein by substitute Trustee's Deed of record at Book 7966, Page 9231 in said Register's Office.

The above described property is conveyed subject to:

1. Ad valorem taxes.
2. Recorded and unrecorded easements, restrictions, rights of way, overlaps and encroachments, if any, affecting the property.

TO HAVE AND TO HOLD the aforesaid real estate together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the Grantee, its heirs, or successors and assigns in fee simple forever.

THE GRANTOR does hereby convenant with the GRANTEE that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that the same is unencumbered, except for subdivision restrictions, easements, and convenants of record in the Register's Office of Davidson County, Tennessee, and that the title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons claiming by, through or under the Grantor but not further or otherwise.

IN WITNESS WHEREOF, the Grantor has caused this instrument to be executed by the day and year first above written.

ATTEST:

CENTRAL BANK OF THE SOUTH

By: Bob Wheat

Its: Vice President

CENTRAL BANK OF THE SOUTH CORPORATE SEAL ALABAMA

Its: ASSISTANT SECRETARY

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Bob Wheat, whose name as Vice President of Central Bank of the South, an Alabama banking corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the above and foregoing conveyance, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 29th day of November, 1989.

Notary Public

NOTARY PUBLIC
MY COMMISSION EXPIRES 11-25-93
STATE

THIS INSTRUMENT PREPARED BY:
Bob Wheat
Central Bank of the South
PO Box 10566
Birmingham, AL 35296

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for the transfer is $92,000.00

Affiant

Subscribed and sworn to before me, this 1st day of December, 1989.

Notary Public at Large

My commission expires 1/11/92

ELIZABETH J. SMITH NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

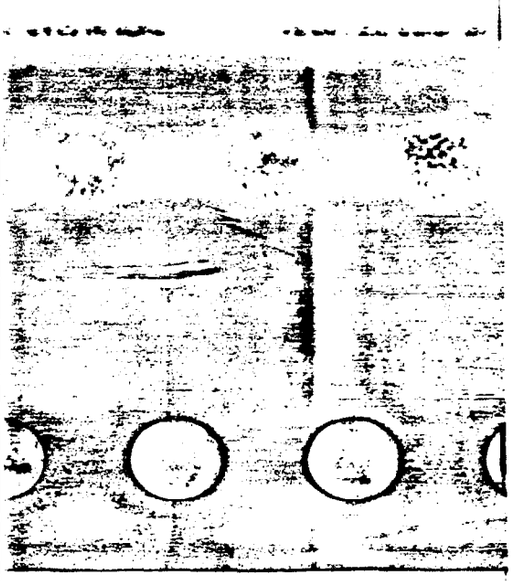
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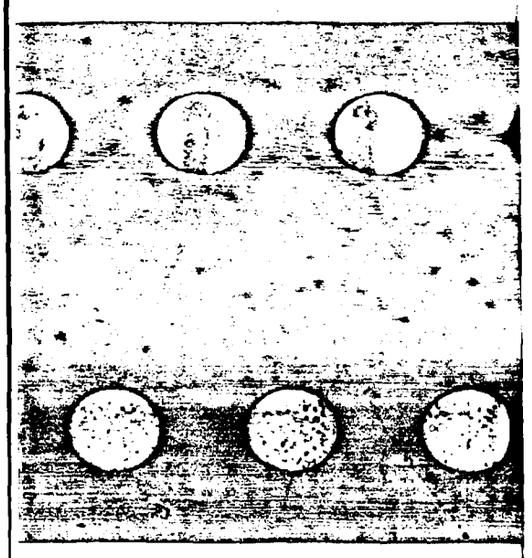
IDENTIF. TREFERENCE

Dec 5 8 42 AM '89

FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY TN.

1683 12/05 0101 03CHECK 310.60





OFFICIAL RECEIPT

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 7998 PAGE 265

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL
				CAMT 92000.00
				CON TX 303.60
				PRFEE 1.00
				WDEED 6.00
				TOTAL 310.60
				CHECK 310.60
12/05/89	01			08:42 0001 1683

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

86898

IDENTIF. TREFERENCE

Dec 5 8 42 AM '89

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY TN.

No. 272893