THIS INSTRUMENT PREPARED BY: VICKY V. KLEIN, ATTORNEY, 405 TWO MILE PIKE, GOODLETTSVILLE, TN 37072

Book 53

ADDRESS NEW OWNER: Margaret C. Hale, 1400 Florence Ave., Madison, TN 37115
SEND TAX BILLS TO: Atlantic Coast Mortgage Co., 12700 Fairlakes Circle, Suite 400, Fairfax, VA 22033
MAP 34-13 PARCEL 189

SPECIAL WARRANTY DEED

BOOK 8051 PAGE 821

THIS INDENTURE, Made and Entered into on this the 22nd day of February, 1990, by and between CHEMICAL BANK, NOT IN ITS INDIVIDUAL CAPACITY BUT AS A SOLE TRUSTEE FOR AMERICAN HOUSING TRUST II., Party Of The First Part; and MARGARET C. HALE, an unmarried person, Party Of The Second Part;

WITNESSETH: That for and in consideration of Ten Dollars ($10.00) cash in hand paid, and other good and valauble considerations, the receipt of all of which is hereby acknowledged, the said Party Of The First Part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said Party Of The Second Part, her successors, heirs and assigns, the following described real estate, situated and being in the City of Madison, County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 28 of Block "G" on the Plan of East Lawn, as of record in Book 547, pages 153 and 154, Register's Office for said County, to which Plat reference is hereby made for a more complete description of said lot.

BEING the same property conveyed to Chemical Bank, not in its individual capacity but as a Sole Trustee for American Housing Trust II. by deed of record in Book 7984, page 124, Register's Office for Davidson County, Tennessee.

This is improved property known as: 1400 Florence Avenue, Madison, TN

To have and to hold the aforesaid real estate together with all the appurtenances and hereditaments thereunto belonging or in anywise appertaining unto the said Party Of The Second Part, her heirs and assigns, in fee simple forever.

The said Party Of The First Part does hereby covenant with the said Party Of The Second Part that as to the title and quiet possession to said real estate, it will warrant and forever defend against the lawful claims of all persons claiming the same by, through, or under a written instrument executed by said Party Of The First Part or as the result of an affirmative act of the Party Of The First Part, but not further or otherwise.

IN WITNESS WHEREOF, Party Of The First Part has caused this instrument to be executed by and through its duly authorized officer(s) the day and year first above written.

CHEMICAL BANK, NOT IN ITS INDIVIDUAL CAPACITY BUT AS A SOLE TRUSTEE FOR AMERICAN HOUSING TRUST II.

By: _____

Title: Senior Trust Officer

STATE OF New York :
COUNTY OF New York :

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Peter Morse, with whom I am personally acquainted and who, upon oath, acknowledged himself to be the Senior Trust Officer of CHEMICAL BANK, SOLE TRUSTEE FOR AMERICAN HOUSING TRUST II., the within named bargainor, a corporation, and that he, as such Senior Trust Officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as such Senior Trust Officer.

_____
NOTARY PUBLIC

My Commission Expires: 2/8/92

(AFFIX SEAL)

STATE OF Tennessee :
COUNTY OF Davidson :

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $28,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Margaret C. Hale
Affiant

Subscribed and sworn to before me this 22 day of February, 1990.

Cindy Duffy
NOTARY PUBLIC

My Commission Expires: 1/23/93

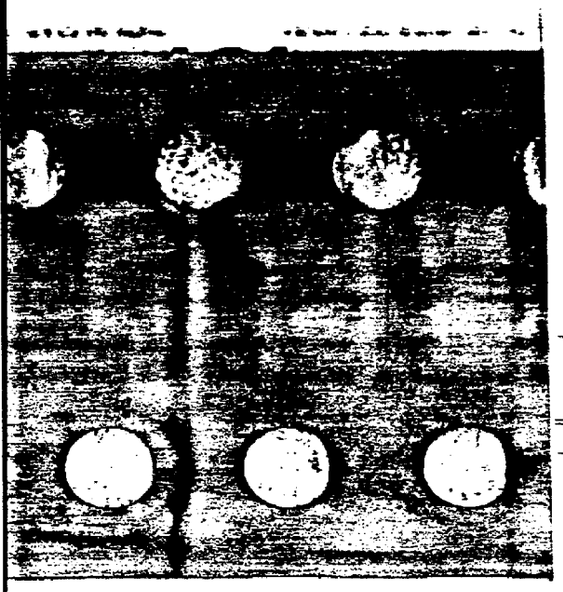
06190

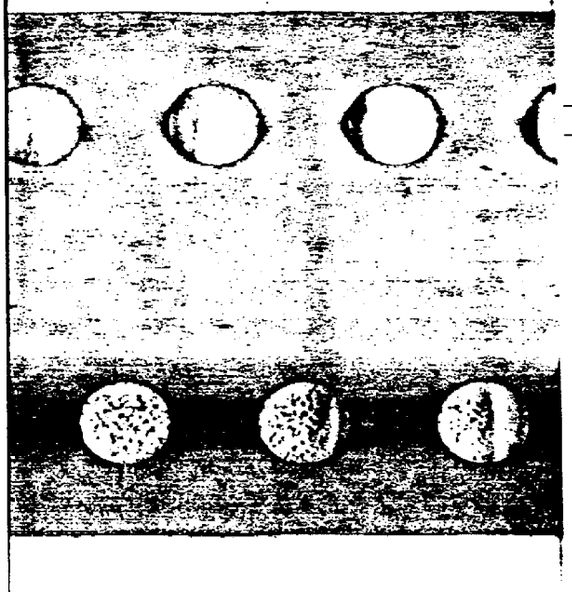
IDENTIF. REFERENCE

FEB 26 10 24 AM '90

DAVIDSON COUNTY TN.

5622 02/26 0101 03CHECK 99-40





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

RECEIVED OF _____

FOR _____

BOOK 8051 PAGE 823

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
				CAMT 28000.00
				CON TX 92.40
				PRFEE 1.00
				WDEED 6.00
				TOTAL 99.40
				CHECK 99.40
			02/26/90 01	10:22 0001 5622

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

06190

IDENTIF. REFERENCE

FEB 26 10 24 AM '90

REGISTER'S OFFICE
DAVIDSON COUNTY TN.

No. 295589