This instrument prepared by:
MID-STATE TITLE & ESCROW, INC.
GAYLE T. MOYER, ATTORNEY, 128 HOLIDAY COURT, SUITE 125, FRANKLIN, TN 37064

SEND TAX STATEMENTS TO:
Fidelity Federal Bank, FSB
401 Union Street
Nashville, TN 37219

NAME OF MORTGAGEE:
Fidelity Federal

ADDRESS NEW OWNERS:
Timothy A. Hutcherson
4920 Alexis Drive
Antioch, TN 37013

MAP 173-4 , GROUP ___, PARCEL 183
Field Book 05D 64064

ASSUMPTION DEED

FOR AND IN CONSIDERATION OF THE SUM OF NINETY ONE THOUSAND AND NO/100 ($91,000.00) DOLLARS, paid and to be paid as follows: Eleven Thousand One Hundred Sixty Five and 43/100 ($11,165.43) Dollars, cash in hand paid, the receipt of which is hereby acknowledged, and for the balance of Seventy Nine Thousand Eight Hundred Thirty Four and 57/100 ($79,834.57) Dollars, grantee has this day assumed and agreed to pay the unpaid balance of that one certain promissory note in the original principal amount of $80,964.00, payable to Fidelity Federal Savings & Loan Association of Tennessee and secured by deed of trust of record in Book 7644, page 172, re-recorded in Book 7753, page 148, Register's Office of Davidson County, Tennessee; WE, RICHARD J. MCDEVITT, JR. and wife, CHERYL M. MCDEVITT, have this day bargained and sold and do hereby transfer and convey unto TIMOTHY A. HUTCHERSON, his heirs and assigns, the following described property:

The following described tract or parcel of land, situated in Davidson County, Tennessee, to-wit:

Being Lot Number 183, Phase I on the Plan of Oak Highlands, of record in Plat Book 6900 at pages 432, 433, 434 and 435, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to Richard J. McDevitt, Jr. and wife, Cheryl M. McDevitt, by warranty deed of Ameri-South Home Corporation, of record in Book 7644, page 169, Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the said lands, with the improvements and appurtenances thereunto belonging to the said Timothy A. Hutcherson, his heirs and assigns, forever.

AND GRANTORS COVENANT with the said Timothy A. Hutcherson, that they are lawfully seized and possessed of said land, in fee simple, have a good right to convey it, and that it is unencumbered, except as follows:

1. 1990 Davidson County taxes are a lien against the property, but are not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with grantors paying their prorata part thereof to grantee, who will be responsible for payment of said taxes when they become due and payable.

2. Restrictive covenants contained in instrument of record in Book 7350, page 24, as re-recorded in Book 7367, page 587, Register's Office of Davidson County, Tennessee.

3. Matters appearing on the Plan of Oak Highlands, Phase I, of record in Plat Book 6900, pages 432, 433, 434 and 435, Register's Office of Davidson County, Tennessee.

4. Storm Water Detention Agreement of record in Book 7189, page 379, Register's Office of Davidson County, Tennessee.

5. Dedication of Commons in instrument of record in Book 7473, page 697, Register's Office of Davidson County, Tennessee.

6. By-Laws of Oak Highlands of record in Book 7367, page 615, Register's Office of Davidson County, Tennessee.

7. Deed of trust of record in Book 7644, page 172, as re-recorded in Book 7753, page 148, Register's Office of Davidson County, Tennessee, wherein Richard J. McDevitt, Jr. and wife, Cheryl M. McDevitt, conveyed caption property in trust to secure the payment of a promissory note in the original principal amount of $80,964.00, payable to Fidelity Federal Savings & Loan Association of Tennessee.

AND GRANTORS FURTHER COVENANT and bind themselves, their heirs and representatives, to warrant and forever defend the title to said property, to the said Timothy A. Hutcherson, his heirs and assigns, against the lawful claims of all persons, whomsoever.

Witness our hands, on this the 23rd day of July, 1990.

Richard J. McDevitt, Jr.
RICHARD J. MCDEVITT, JR.

BY Cheryl M. McDevitt, Attorney in Fact
CHERYL M. MCDEVITT
ATTORNEY-IN-FACT

Cheryl M. McDevitt
CHERYL M. MCDEVITT

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said State and County, Cheryl M. McDevitt, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal at Franklin, Tennessee, on this the 23rd day of July, 1990.

(SEAL)

Gayle T. Moyer
Notary Public

My Commission Expires:
4-23-91

GAYLE T. MOYER NOTARY PUBLIC AT LARGE STATE OF TENN.

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said State and County, Cheryl M. McDevitt, Attorney-in-Fact for Richard J. McDevitt, Jr., the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the foregoing instrument on behalf of and as Attorney-in-Fact for the said Richard J. McDevitt, Jr., as the free act and deed of the said Richard J. McDevitt, Jr., for the purposes therein contained; said Power of Attorney of record in Book 8158, page 892, Register's Office of Davidson County, Tennessee.

Witness my hand and official seal at Franklin, Tennessee, on this the 23rd day of July, 1990.

(SEAL)

Gayle T. Keyer
Notary Public

My Commission Expires:

4-23-91

STATE OF TENNESSEEE
COUNTY OF WILLIAMSON

The actual value or consideration, whichever is greater, for this transfer is $91,000.00.

Sworn to and subscribed to before me, on this the 23rd day of July, 1990.

(SEAL)

Gayle T. Keyer
Notary Public

My Commission Expires:

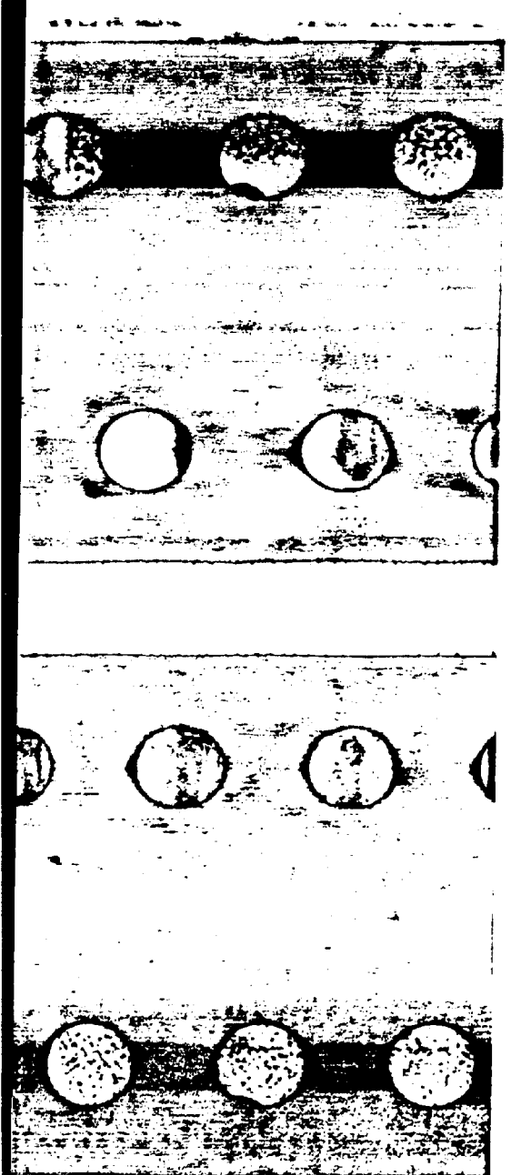
4-23-91

2797 07/24 0101 03CHECK 310.30

43697

Jul 24 9 41 AM '90

RUSH



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8158 PAGE 897

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	91000.00
CON TX	300.30
PRFEE	1.00
MISC	9.00
TOTAL	310.30
CHECK	310.30

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/24/90 01 09:43 0001 2797

436997

JUL 24 9 41 AM '90

No. 339607