Box 41

BOOK 8176 PAGE 167

WARRANTY DEED

FROM: BIRMINGHAM FEDERAL SAVINGS AND LOAN ASSOCIATION, Grantor

TO: T. HERSCHEL HUDGINS and wife, MILDRED HUDGINS, Grantees

This instrument was prepared by:
William B. Drescher
Farris, Warfield & Kanaday
Seventeenth Floor
Third National Bank Building
Nashville, Tennessee 37219

Address New Owner(s) as Follows:

Mr. & Mrs. T. Herschel Hudgins
P.O. Box 90284
Nashville, TN 37209

Name and Address of the Person or Entity Responsible for the Payment of Real Property Taxes

Same

Map-Parcel Numbers

102-3-1

Field Book Numbers

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

0580 08/16 0101 03CHECK 6312.70

The actual consideration or value, whichever is greater, for this transfer is One Million Nine Hundred Nine Thousand Dollars ($1,909,000).

T. Herschel Hudgins
Affiant

SUBSCRIBED AND SWORN TO before me, this the 15th day of August, 1990.

Denise M. Lackey
Notary Public

NOTARY PUBLIC AT LARGE

My Commission Expires: 3-27-93

FOR AND IN CONSIDERATION OF the sum of One Million Nine Hundred Nine Thousand Dollars ($1,909,000), the receipt and sufficiency of which are hereby acknowledged, BIRMINGHAM FEDERAL SAVINGS AND LOAN ASSOCIATION, Grantor, has bargained and sold, and by these presents does transfer and convey unto the said T. HERSCHEL HUDGINS and wife, MILDRED HUDGINS, Grantees, their heirs, successors, and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

> A tract of land in the 8th Civil District, Davidson County, Tennessee, more particularly described as follows:
>
> Beginning at a concrete monument in the northeast corner of the herein described tract, said monument being in

the westerly right-of-way of Annex Avenue and proceeding as follows: with the westerly right-of-way of Annex Avenue in a southerly direction with a curve to the left having a radius of 607.15', a distance of 248.65' to an iron pin; thence continuing with said right-of-way S 9° 22' W a distance of 281.21' to an iron pin; thence continuing with said right-of-way and with a curve to the left having a radius of 940.00', a distance of 430.65' to an iron pin in the northwest intersection of Annex Avenue and Cleece's Ferry Road; thence with the radius turnout being a curve to the right having a radius of 25.0', a distance of 34.99' to an iron pin in the northerly right-of-way of Cleece's Ferry Road; thence with the northerly right-of-way of Cleece's Ferry Road S 70° 11' W, a distance of 176.56' to an iron pin; thence continuing with said right-of-way and with a curve to the left having a radius of 396.26', a distance of 151.00' to an iron pin; thence leaving said right-of-way N 47° 24' W, a distance of 63' more or less to an iron pin at the edge of water at elevation 384; thence in a northerly direction along the water's edge 1235' more or less to an iron pin; thence leaving the water's edge S 57° 10' E, a distance of 275' more or less to the point of beginning and containing 6.56 acres more or less as per survey by Turner Engineering Company, Job No. 135, dated May 29, 1969, and updated April 1, 1981.

Being the same property conveyed to the Grantor by Quitclaim Deed from Elizabeth M. Adams, Substitute Trustee, of record in Book 8057, page 628, Register's Office for Davidson County, Tennessee.

This is improved property, known as Cumberland Retreat Apartments, Annex Avenue, Nashville, Tennessee.

This conveyance is expressly made subject to the following:

1. The lien for 1990 taxes which have been prorated and will be paid by Grantee.

2. Easement for flowage of Cumberland River of record in Book 2155, page 311, Register's Office for Davidson County, Tennessee.

3. TVA transmission line and utility anchor easement as shown in survey by Turner Engineering dated November 30, 1973.

4. All easements, conditions and other matters shown on the Plan of Record recorded in Book 3700, page 10, said Register's Office.

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, successors, and assigns, forever.

And Grantor does covenant with the said Grantees that Grantor is lawfully seized and possessed of said land in fee simple; has a good right to convey it, and the same is unencumbered and unrestricted except as to those matters set forth above to which this conveyance is expressly made subject.

And Grantor does further covenant and bind Grantor, its successors and assigns, to warrant and forever defend the title to the said land to the said Grantees, their heirs, successors, and assigns against the lawful claims of all persons whomsoever except as to those matters set forth above to which this conveyance is expressly made subject.

Witness my hand this 15th day of August, 1990.

BIRMINGHAM FEDERAL SAVINGS AND LOAN ASSOCIATION

By: _____

Title: President

Attest: _____

Title: Executive Vice President and Secretary

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

Before me, Susan H. Blevins, a Notary Public of said County and State, personally appeared Albert C. Hultquist, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be President (or other officer authorized to execute the instrument) of BIRMINGHAM FEDERAL SAVINGS AND LOAN ASSOCIATION, the within named bargainor, a savings & loan association, and that he as such President executed the foregoing instrument for the purposes therein contained, by signing the name of BIRMINGHAM FEDERAL SAVINGS AND LOAN ASSOCIATION by him self as President.

Witness my hand and seal, at Office in Birmingham, Alabama, this 15th day of August, 1990.

_____
Notary Public

My Commission Expires: 7-14-94

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

Before me, Susan H. Blevins, a Notary Public of said County and State, personally appeared MILDRED M. SON, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be Executive Vice President and Secretary (or other officer authorized to execute the instrument) of BIRMINGHAM FEDERAL SAVINGS AND LOAN ASSOCIATION, the within named bargainor, a savings and loan association, and that she as such Executive Vice President and Secretary executed the foregoing instrument for the purposes therein contained, by signing the name of BIRMINGHAM FEDERAL SAVINGS AND LOAN ASSOCIATION, by herself as Executive Vice President and Secretary.

Witness my hand and seal, at Office in Birmingham, Alabama this 15th day of August, 1990.

Susan H. Blevins
Notary Public

My Commission Expires: 7-14-94

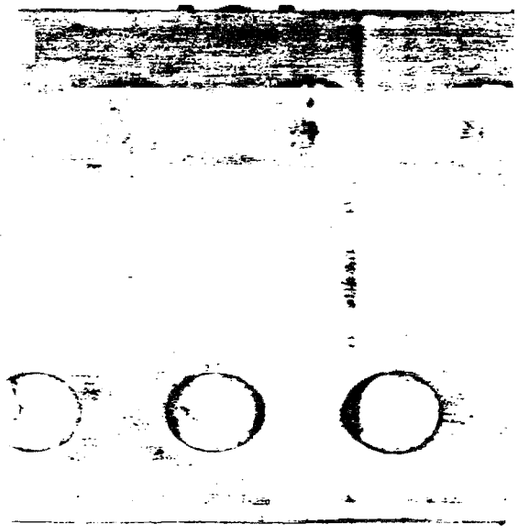
NOTARY PUBLIC

4 9 9 7 5.

JUDITH JEFFERSON

Aug 16 11 59 AM '90

0527w/08-10-90



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8176 PAGE 171

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 1909000.00
CON TX 6299.70
PRFEE 1.00
WDEED 12.00
TOTAL 6312.70
CHECK 6312.70

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 08/16/90 01:02 0001 0580

49975

IDENTIFICATION REFERENCE

Aug 16 11 59 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TENN.

No. 347004