BOX 15

BOOK 8242 PAGE 65

#35449

THIS INSTRUMENT PREPARED BY:
BASS, BERRY & SIMS (EWB)
2700 First American Center
Nashville, Tennessee 37238

SPECIAL WARRANTY DEED

Address New Owner(s)	Send Tax Bills To:	Map-Parcel Number(s):
Steven F. Fletcher 5305 Heatherwood Drive Brentwood, TN 37027	PHH US Mortgage Corporation 55 Haddonfield Rd. Cherry Hill, NJ 08002	Map 160-10A Parcel 2

FOR AND IN CONSIDERATION OF THE SUM OF TEN ($10.00) DOLLARS, and other good and valuable consideration, receipt of all of which is hereby acknowledged, FIRST CITIZENS BANK, HARDIN COUNTY, INC. ("Grantor"), has this day bargained and sold, and does hereby transfer and convey unto Steven F. Fletcher and wife, Denise C. Fletcher ("Grantees"), certain real property in Davidson County, Tennessee, described as follows:

Lot No. 2 on the Plat of Heatherwood, of record in Book 6900, Page 897, Register's Office, Davidson County, Tennessee, to which reference is made for a more detailed description.

Being the same real property conveyed to Grantor by Successor Trustee's Deed dated November 2, 1990 from E. Warner Bass, Successor Trustee of record in Book 8230, page 977, Register's Office for Davidson County, Tennessee, Grantor being the same Kentucky bank corporation referred to in the aforesaid Successor Trustee's Deed as "First Citizens Bank."

This is improved property known as:

5305 Heatherwood Drive
Brentwood, Tennessee 37027

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to Grantees, their heirs and assigns, forever.

GRANTOR covenants and binds itself, and its successors, to warrant specially and forever defend the title to said real estate to Grantees, their heirs and assigns, against the lawful claims of all persons claiming through and under Grantor (other than claims arising out of the matters set forth on Exhibit A), but not further or otherwise.

IN WITNESS WHEREOF, Grantor executed this instrument on this 8 day of November, 1990.

FIRST CITIZENS BANK, HARDIN COUNTY, INC.

By: _____
Its: _____

74341

IDENTIF. REFERENCE

Nov 21 1 52 PM '90

DAVIDSON COUNTY TN.

STATE OF KENTUCKY)

COUNTY OF Hardin)

Personally appeared before me, Cynthia L Wimp, a Notary Public, W. Bernard Johnson, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the President & CEO of FIRST CITIZENS BANK, HARDIN COUNTY, INC., a state chartered Kentucky bank corporation, and is authorized by the corporation to execute this instrument on behalf of the corporation.

WITNESS my hand, at office, this 8th day of November,

CYNTHIA L. WIMP NOTARY PUBLIC STATE AT LARGE, KY.

Cynthia L. Wimp
Notary Public

My Commission Expires:

10-21-91

STATE OF Tenn)

COUNTY OF Davidson)

The actual consideration or value (whichever is greater) for this transfer is $ 195,000.00 .

Steven F Fletcher
Affiant

Subscribed and sworn to before me, this 9th day of November, 1990.

Notary Public

NOTARY PUBLIC STATE AT LARGE TENNESSEE

My Commission Expires:

May 26, 1993

EXHIBIT A

1. Real property taxes for 1990, which have been prorated and assumed by Grantees.

2. All questions of boundary lines and location of improvements and area contained in the property, dependent upon a correct a survey for determination.

3. Declaration of Covenants, Conditions and Restrictions and the Bylaws of Heatherwood Community Association, Inc. of record in Book 7839, page 27, Register's Office for Davidson County, Tennessee.

4. Rights of others in and to the common elements.

5. All matters shown on the plan of record in Book 6900, page 897, said Register's Office.

OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

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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 195000.00
				CON TX 643.50
				PRFEE 1.00
				WDEED 9.00
				TOTAL 653.50
				CHECK 653.50

11 21 '90 01 13:51 0001 9408

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

74341

IDENTIF. REFERENCE

NOV 21 1 52 PM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 375396