This Instrument Prepared by:
Leon Sharber, Attorney
1161 Murfreesboro Road, S. 505
Nashville, TN 37217

Map 173-04-0-A
Parcel 039.00
5DX 00057

SPECIAL WARRANTY DEED

BOOK 8334 PAGE 877

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THAT FIRST GIBRALTAR BANK, FSB, hereinafter called Grantor, as transferee of certain assets (including the hereinafter described property) from the FSLIC, as receiver for FIRST TEXAS SAVINGS ASSOCIATION, for and in consideration of the sum of TEN AND NO/100 DOLLARS ($10.00) and other good and valuable consideration the receipt and sufficiency of which is hereby acknowledged has BARGAINED, SOLD, and by these presents does hereby TRANSFER AND CONVEY unto Michelle L. Harris-Watkins, herein called Grantee, that certain property described as follows:

Being Lot No. 39, on the Plan of Oak Highlands Subdivision, Phase I, as of record in Plat Book 6900, pages 432 through 435, Register's Office for Davidson County, Tennessee.

Being part of the same property conveyed to First Gibraltar, FSB, by deed of record in Book 7962, page 760, Register's Office for Davidson County, Tennessee.

The following reservations from and exceptions to this conveyance and the warranty made herein shall apply:

(1.) All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portion(s) of the herein described property.

(2.) All valid oil, gas and mineral rights, interests or leases, royalty reservations, mineral interests and transfers of interest of any character, in the oil, gas or minerals of record pertaining to any portion(s) of the herein described property.

(3.) All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances and other items of record pertaining to any portion(s) of the herein described Property, but only to the extent that same are still in effect.

(4.) All presently recorded instruments (other than liens and conveyances by through or under the Grantor) that affect the Property and any portion(s) thereof;

(5.) Ad valorem taxes and assessments as well as M.U.D. taxes, fees and assessments, if any, for the current year and subsequent years, the payment of which the Grantee assumes; and subsequent assessments for this and prior years due to change(s) in land usage, ownership, or both, the payment of which Grantee assumes.

(6.) Any conditions that would be revealed by a physical inspection and survey of the herein described Property.

TO HAVE AND TO HOLD the above described Property together with all and singular the righs of appurtenances thereto in anywise belonging unto the said Grantee, its sucessors and assigns forever and, except as to the reservations from and exceptions set forth in this instrument, Grantor does hereby bind itself and Grantor's sucessors and assigns, to WARRANTY and FOREVER DEFEND all and singular the said Property unto the said Grantee, its successors and assigns, against every person whomsoever lawfully claiming or to claim or any part thereof, by, through or under the Grantor, but not otherwise.

WITHOUT LIMITING THE FOREGOING WARRANTY OF TITLE, GRANTOR MAKES NO WARRANTIES OR REPRESENTATIONS, ORAL OR WRITTEN, EXPRESS OR IMPLIED, CONCERNING THE CONDITION OR VALUE OF THE PROPERTY, OR THE IMPROVEMENTS LOCATED THEREON (IF ANY), INCLUDING, BUT NOT LIMITED TO, ANY WARRANTY OF HABITABILITY, MERCHANTABILITY OR FITNESS FOR ANY PURPOSE. GRANTEE HAS CAREFULLY INSPECTED THE PROPERTY, AND BY THE ACCEPTANCE OF THIS DEED, ACCEPTS THE PROPERTY "AS IS" and "WHERE IS" IN ITS PRESENT CONDITION.

Executed this 15th day of April, 1991.

ATTEST:

N/A

FIRST GIBRALTAR BANK, FSB

BY: Norma J. Hagan

NAME: NORMA J. HAGAN

TITLE: REAL ESTATE OFFICER

SEND TAX BILLS TO:
MAILING ADDRESS OF GRANTEE:

Michelle L. Harris-Watkins
1161 South Rimpau Boulevard
Los Angeles, CA 90019

APR 22 12 21 PM '91
FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY TN.
PICK-UP
IDENTIF. REFERENCE
08407

STATE OF TEXAS

COUNTY OF HARRIS

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, NORMA J. HAGAN with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and that he/she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the REAL ESTATE OFFICER of the Maker or a constituent of the Maker and is authorized by the Maker or by its constituent, the constituent being authorized by the Maker, to execute this instrument on behalf of the Maker.

Witness my hand and official seal this 15th day of April, 1991.

My Commission Expires: MARIE MEZA NOTARY PUBLIC, STATE OF TEXAS MY COMMISSION EXPIRES SEPT. 17, 1994

Marie Meza
Notary Public STATE OF TEXAS

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The acutal consideration or value of this transfer, whichever is greater is $61,500.00.

Affiant

Sworn to and subscribed to before me this 15th day of April, 1991.

My Commission Expires: 5/20/92

Laura S. Wrbny

94/22 0108 03CHECK 209.00



OFFICIAL RECEIPT

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

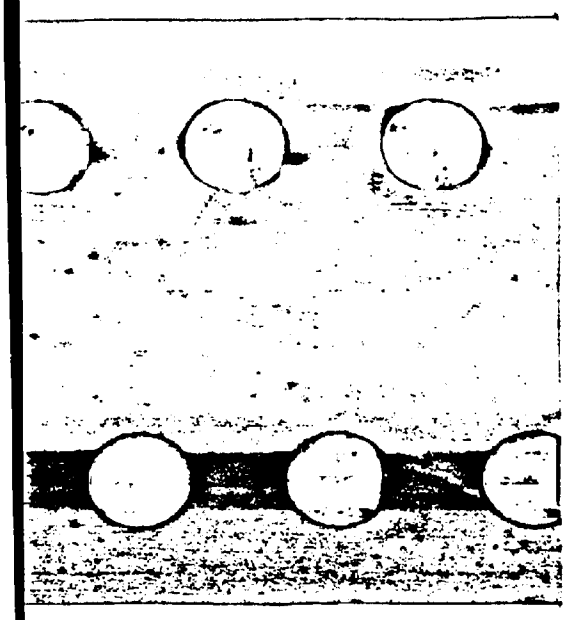
RECEIVED OF _____

FOR _____

BOOK 8334 PAGE 879

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 61500.00
CON TX 202.95
PRFEE 1.00
MTGED 6.00
TOTAL 209.95
CHECK 209.95

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

04/22/91 01 12:20 0001 6894

08407

IDENTIF. REFERENCE

APR 22 12 21 PM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 414915