BOX 57

Address New Owner as follows:	Send tax bills to:	Map-Parcel:
Mattie Sue Hines c/o Mr. Ernest Williams 6321 Percy Drive Nashville, Tennessee 37205	Same	103-3-106

BOOK 8337 PAGE 821

QUITCLAIM DEED

FOR AND IN CONSIDERATION of the sum of One Dollar ($1.00), cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, **ERNEST WILLIAMS, Conservator for HOLLIE BELLE HINES,** pursuant to Order Authorizing Sale of Real Estate entered in the Probate Court of Davidson County, Tennessee, Docket No. 96548 and Docket No. 93606, hereinafter called Grantor, by these presents does transfer, quitclaim and convey unto **MATTIE SUE HINES,** hereinafter called Grantee, Grantee's heirs and assigns, all of **HOLLIE BELLE HINES'** right, title and interest in certain real property lying and being situated in the County of Davidson, State of Tennessee, described as follows, to-wit:

Being the westerly 50 feet of the easterly 210 feet of the southerly 150 feet of Block 18 on the map of Realty Savings Bank and Trust Company's Revised Plan of West Extension of Charlotte Park Company's First Addition, as of record in Book 421, page 18, Register's Office for said County.

Said part of Block 18 fronts 50 feet on the northerly side of Idaho, formerly Fifth, Avenue, and runs back between parallel lines, parallel with and 160 feet west of the westerly margin of 50th Avenue North, formerly 9th Street, 150 feet to an alley.

Being the same property conveyed to Mattie Sue Hines and Hollie Belle Hines, by deed from J.C. Edwards and wife, Inez Edwards of record in Book 80, page 668, Register's Office for Davidson County, Tennessee.

IN WITNESS WHEREOF, the has caused this instrument to be executed on this 22 day of April, 1991.

Ernest Williams

ERNEST WILLIAMS, Conservator
for Hollie Belle Hines
Appointed by Order of Probate
Court of Davidson County,
Docket No. 96548, dated
February 4, 1991

09443

IDENTIF. TREFERENCE

APR 25 1 19 PM '91

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY TN.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named ERNEST WILLIAMS, Conservator for the Estate of Hollie Belle Hines, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, on this 22nd day of April, 1991.

Patty J. Welch
NOTARY PUBLIC

My commission expires: 1-23-94

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer is $31,500.00.

Ernest Williams
AFFIANT

Sworn to and subscribed before me this 22nd day of April, 1991.

Patty J. Welch
NOTARY PUBLIC

My commission expires: 1-23-94

This instrument was prepared by:

Mark H. Westlake
Tune, Entrekin & White
2100 First American Center
Nashville, Tennessee 37238

IN THE PROBATE COURT OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

BOOK 8337 PAGE 823

FILED

THE MATTER OF	)	
	)	
HOLLIE HINES, WARD	)	NO: 96548
	)	
ERNEST WILLIAMS, PETITIONER	)	
	)	
and, THE MATTER OF	)	
	)	
MATTIE SUE HINES, WARD	)	NO: 93606
	)	
ERNEST WILLIAMS, PETITIONER.	)	

ORDER AUTHORIZING SALE OF REAL ESTATE

Based on examination of the sworn testimony of the Petitioner and the pleadings in these matters, the Court finds the following:

A. It is to the best interests of the Ward, Hollie Hines, that her undivided one-half joint interest in the property be sold to her sister, Mattie Sue Hines, as co-owner; and

B. The sale of the property should be approved.

The Court orders the following:

1. Ernest Williams, as Conservator for Hollie Hines is authorized to sell the undivided one-half joint interest of Hollie Hines in the real property described as follows:

SEE ATTACHED EXHIBIT "A"

2. The property shall be sold to the co-owner, her sister, Mattie Sue Hines, for one-half (1/2) of the appraised price of $63,000.00, (see Exhibit B), closing costs to be pro-rated in the customary manner (except that no title policy need be furnished by either party). The net proceeds to provide funds for meeting Hollie Hines' expenses.

3. Ernest Williams, the Conservator is directed to sign a deed transferring the property.

4. From the sale proceeds the following expenses will be paid:

(a) All court costs involved in this action.

(b) All pro-rated property taxes.

(c) All appraisal and attorney's fees customarily paid by the seller.

Entered March 27, 1991.

JAMES R. EVERETT, JR., PROBATE JUDGE

APPROVED FOR ENTRY:

MARK H. WESTLAKE,
ATTORNEY FOR PETITIONER
Supreme Ct. Reg. No. 6366
TUNE, ENTREKIN & WHITE
21st Floor, First American Center
Nashville, TN 37238

MARLENE E. MOSES, GUARDIAN AD LITEM
No. 9234
Suite 500
One Church Street Building
Nashville, TN 37201
(615) 242-2521

#1245.01

EXHIBIT A

BOOK 8337 PAGE 825

WARRANTY DEED

FROM

J. C. Edwards et ux.

108410

TO

Hattie Sue Hines et al.

REGISTER'S OFFICE
STATE OF TENNESSEE
DAVIDSON COUNTY
Received in Book AUG 20 1953
at 10:40 A.M. and recorded in Book 2210 Page 414
Recording Fee $1.00
JAMES H. WILSON, Register
By [illegible]

Guaranty Title Company
a division of
Excess City Title Insurance Company
American Trust Building
S. W. Cor. Third & Union
NASHVILLE, TENNESSEE

G-126944

WARRANTY DEED

For and in Consideration of the sum of.....

Ten Thousand Seven Hundred Fifty ($10,750.00) and no/100 - - - - - - - - - - - DOLLARS

cash in hand paid by Hattie Sue Hines and Hollie Bells Hines, the receipt of which is hereby acknowledged.

We, J. C. Edwards and wife, Inez Edwards

.....have bargained and sold, and by these presents do transfer and convey unto the said Hattie Sue Hines and Hollie Bells Hines, jointly for life, and upon the death of either, to the survivor in fee, her

.....heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

Being the westerly 50 feet of the easterly 210 feet of the southerly 150 feet of Block 18 on the map of Realty Savings Bank and Trust Company's Revised Plan of West Extension of Charlotte Park Company's First Addition, as of record in book 421, page 18, Register's Office for said County.
Said part of Block 18 fronts 50 feet on the northerly side of Idaho, formerly Fifth, Avenue, and runs back between parallel lines, parallel with and 160 feet west of the westerly margin of 50th Avenue North, formerly 9th Street, 150 feet to an alley.
Being the same property conveyed to J. C. Edwards and wife, Inez Edwards by deed from Lois V. Tidwell, of record in book 2136, page 43, said Register's Office.

RECORDER'S MEMO
Legibility of Writing, Typing or Printing Unsatisfactory in this Document When Received.

			Other	Wind.	Washer/Dryer		Finished		Electrical-Adequacy & Condition		X		
Fireplace(s) None	#		Condition	Avg.	Microwave				Kitchen Cabinets-Adequacy & Cond.		X		
CAR STORAGE:	Garage	X	Adequacy	Adeq.	Intercom				Compatibility to Neighborhood	X			
No. Cars 1	Carport		Attached		Adequate	X	House Entry	X	Appeal & Marketability	X			
Condition Good	None		Detached		Inadequate		Outside Entry	X	Estimated Remaining Economic Life	53			Yrs.
Additional features:	Carpet over hardwood floors; covered front porch.		Built-In	X	Electric Door		Basement Entry	X	Estimated Remaining Physical Life	53			Yrs.

Depreciation (Physical, functional and external inadequacies, repairs needed, modernization, etc.): Exterior trim has been painted recently. The roof is +/- 10 years of age and shows some minor signs of wear; however, physical inspection revealed no signs of leakage. Overall, the subject was in average to good condition.

General market conditions and prevalence and impact in subject/market area regarding loan discounts, interest buydowns and concessions: General market conditions considered sluggish. No evidence of buydowns or purchase incentives in the subject's area. Varied means of financing are available.

DEED

To Have and to Hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Mattie Sue Hines and Hollie Belle Hines, for life, with remainder as above, her heirs and assigns, forever.

And We do covenant with the said Mattie Sue Hines and Hollie Belle Hines that We are lawfully seized and possessed of said land in fee simple; have a good right to convey it, and the same is unencumbered, except taxes for the year 1953.

BOOK 8337 PAGE 826

And We do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said Mattie Sue Hines and Hollie Belle Hines, for life, with remainder as above, her heirs and assigns against the lawful claims of all persons whomsoever.

Witness our hand s this 24th day of August, 1953.

J. G. Edwards

Inez Edwards

STATE OF TENNESSEE
Davidson County.

Personally appeared before me, [illegible], a Notary Public in and for said County and State, the within named J. G. Edwards and wife, Inez Edwards

the bargainor s with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 25th day of August, 1953.

[illegible], Notary Public

My Commission Expires July 7, 1954

STATE OF
County of

Personally appeared before me, , a Notary Public in and for said County and State, the within named

RECORDER'S MEMO
Legibility of Writing, Typing or Printing in this Document Unsatisfactory When Received.

File No. 5

Address 5006 Idaho Avenue | Census Tract 134
Nashville | County Davidson | State TN | Zip Code 37209
Legal Description Pt. Blk 18, Rlty. Sav. Bk. & Tr. Co.
Owner/Occupant Mattie Sue & Holli Hines | Map Reference 103-3-106
Sale Price $ N/A | Date of Sale N/A
Loan charges/concessions to be paid by seller $ N/A
R.E. Taxes $ 497.84 | Tax Year 1989 | HOA $/Mo. None
Lender/Client CLIENT: Ernest Williams, 6321 Percy Dr., Nashville, TN 37205

PROPERTY RIGHTS APPRAISED: [x] Fee Simple [ ] Leasehold [ ] Condominium (HUD/VA) [ ] De Minimis PUD

LENDER DISCRETIONARY USE
Sale Price $
Date
Mortgage Amount $
Mortgage Type
Discount Points and Other Concessions Paid by Seller $
BOOK 8337 PAGE 827
Source

LOCATION (2/12/91-Paid taxes 497.84)	[ ] Urban	[x] Suburban	[ ] Rural
BUILT UP	[x] Over 75%	[ ] 25-75%	[ ] Under 25%
GROWTH RATE	[ ] Rapid	[x] Stable	[ ] Slow
PROPERTY VALUES	[ ] Increasing	[x] Stable	[ ] Declining
DEMAND/SUPPLY	[ ] Shortage	[x] In Balance	[ ] Over Supply
MARKETING TIME	[ ] Under 3 Mos.	[x] 3-6 Mos.	[ ] Over 6 Mos.

NEIGHBORHOOD ANALYSIS	Good	Avg.	Fair	Poor
Employment Stability		x		
Convenience to Employment	x			
Convenience to Shopping		x		
Convenience to Schools		x		
Adequacy of Public Transportation		x		
Recreation Facilities		x		
Adequacy of Utilities		x		
Property Compatibility	x			
Protection from Detrimental Cond.		x		
Police & Fire Protection		x		
General Appearance of Properties	x			
Appeal to Market		x		

PRESENT LAND USE	%
Single Family	85
2-4 Family	15
Multi-family	
Commercial	
Industrial	
Vacant	

LAND USE CHANGE: [x] Not Likely [ ] Likely [ ] In process To:

PREDOMINANT OCCUPANCY: [x] Owner [ ] Tenant [x] Vacant (0-5%) [ ] Vacant (over 5%)

SINGLE FAMILY HOUSING	PRICE $ (000)	AGE (yrs)
	40 Low	25
	80 High	70+
Predominant	65	50+

Note: Race or the racial composition of the neighborhood are not considered reliable appraisal factors.

COMMENTS: The subject is located southwest of downtown Nashville, south of Charlotte Pike, east of White Bridge Road and west of Murphy Road. The older, established neighborhood consists primarily of single family homes ranging from 800 to 1200 square feet, many of which have been renovated. The location is convenient to local schools and shopping.

Dimensions 50 x 150
Site Area 7500 square feet | Corner Lot No
Zoning Classification Residential | Zoning Compliance Yes
HIGHEST & BEST USE: Present Use Single family | Other Use No

Topography	Slight grade down
Size	Typical for area
Shape	Rectangular
Drainage	Adequate
View	Average
Landscaping	Average
Driveway	Conc. tracts
Apparent Easements	None Noted
FEMA Flood Hazard	Yes* No X
FEMA* Map/Zone	470040 0164

UTILITIES	Public	Other
Electricity	x	
Gas	x	
Water	x	
Sanitary Sewer	x	
Storm Sewer		

SITE IMPROVEMENTS	Type	Public	Private
Street	Asphalt	x	
Curb/Gutter	No		
Sidewalk	No		
Street Lights	Yes	x	
Alley	Yes	x	

COMMENTS (Apparent adverse easements, encroachments, special assessments, slide areas, etc.): No apparent easements, encroachments or adverse conditions noted at time of inspection. Alley across rear property line does not have a negative impact on value and is typical for part of this area.

GENERAL DESCRIPTION	
Units	1
Stories	1
Type (Det./Att.)	Detached
Design (Style)	Cottage
Existing	Yes
Proposed	No
Under Construction	No
Age (Yrs.)	37
Effective Age (Yrs.)	20-25

EXTERIOR DESCRIPTION	
Foundation	Con. Blk.
Exterior Walls	Brk. Ven.
Roof Surface	Ashp. Sh.
Gutters & Dwnspts.	Gal. Iron
Window Type	Wd.Dbl.Hg
Storm Sash	Combo.
Screens	Yes
Manufactured House	No

FOUNDATION	
Slab	No
Crawl Space	Yes
Basement	Full
Sump Pump	No
Dampness	*
Settlement	*
Infestation	*
* None Noted	

BASEMENT	
Area Sq. Ft.	918
% Finished	0% Fin.
Ceiling	Unfin.
Walls	Conc. Blk
Floor	Concrete
Outside Entry	Yes

INSULATION	
Roof	[ ]
Ceiling	[x]
Walls	[x]
Floor	[ ]
None	[ ]
Adequacy	[ ]
Energy Efficient Items:	

ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq. Ft.
Basement												918
Level 1		1	1	1				2	1			918
Level 2												

Finished area above grade contains: 5 Rooms; 2 Bedroom(s); 1 Bath(s); 918 Square Feet of Gross Living Area

SURFACES	Materials/Condition
Floors	HW/WWC/VYL/Gd
Walls	Plaster/Drywl
Trim/Finish	Average
Bath Floor	Vinyl
Bath Wainscot	Wood
Doors	Pre-hung
Fireplace(s)	None #

HEATING	
Type	Wall
Fuel	Elect
Condition	Avg.
Adequacy	Adeq.
COOLING	
Central	No
Other	Wind.
Condition	Avg.
Adequacy	Adeq.

KITCHEN EQUIP.	
Refrigerator	[ ]
Range/Oven	[ ]
Disposal	[ ]
Dishwasher	[ ]
Fan/Hood	[ ]
Compactor	[ ]
Washer/Dryer	[ ]
Microwave	[ ]
Intercom	[ ]

ATTIC	
None	[ ]
Stairs	[ ]
Drop Stair	[x]
Scuttle	[ ]
Floor	[ ]
Heated	[ ]
Finished	[ ]

IMPROVEMENT ANALYSIS	Good	Avg.	Fair	Poor
Quality of Construction	x			
Condition of Improvements		x		
Room Sizes/Layout		x		
Closets and Storage		x		
Energy Efficiency		x		
Plumbing-Adequacy & Condition		x		
Electrical-Adequacy & Condition		x		
Kitchen Cabinets-Adequacy & Cond.		x		
Compatibility to Neighborhood	x			
Appeal & Marketability	x			
Estimated Remaining Economic Life	53 Yrs.			
Estimated Remaining Physical Life	53 Yrs.			

CAR STORAGE:			
	Garage	[x]	
No. Cars	1	Carport	[ ]
Condition	Good	None	[ ]

Attached	[ ]	
Detached	[ ]	
Built-In	[x]	
Adequate	[x]	
Inadequate	[ ]	
Electric Door	[ ]	
House Entry	[x]	
Outside Entry	[x]	
Basement Entry	[x]	

Additional features: Carpet over hardwood floors; covered front porch.

Depreciation (Physical, functional and external inadequacies, repairs needed, modernization, etc.): Exterior trim has been painted recently. The roof is +/- 10 years of age and shows some minor signs of wear; however, physical inspection revealed no signs of leakage. Overall, the subject was in average to good condition.

General market conditions and prevalence and impact in subject/market area regarding loan discounts, interest buydowns and concessions: General market conditions considered sluggish. No evidence of buydowns or purchase incentives in the subject's area. Varied means of financing are available.

Validity of Written Appraisal Depends Upon Signature of Purchaser in the Receipt for Appraisal Disclosure Statement When Received

SKETCH (SHOW GROSS LIVING AREA ABOVE GRADE)
Freddie Mac or Fannie Mae, show only square foot calculations and cost approach comments in this space.

SQUARE FOOT CALCULATION
7.9 x 12.5 x 1 = 98.8
24.6 x 33.3 x 1 = 819.2
TOTAL 918

COST APPROACH COMMENTS:
Cost estimates are based on data derived from the Marshall and Swift Residential Cost Handbook, as adjusted to the Nashville area and date of estimate.

RECORDER'S MEMO
Legibility of Writing, Typing or Printing in This Document Unsatisfactory When Received.

ESTIMATED REPRODUCTION COST-NEW-OF IMPROVEMENTS:

Dwelling	918 Sq. Ft. @ $ 55.00	= $	50,490
Basement	918 Sq. Ft. @ $ 10.00	=	9,180
Extras		=	
		=	
Special Energy Efficient Items		=	
Porches, Patios, etc.	Porch/stoop	=	1,200
Garage/Carport	bsmt Sq. Ft. @ $	=	0
Total Estimated Cost New		= $	60,870
Less Depreciation	Physical 15,218 / Functional / External	= $	15,218
Depreciated Value of Improvements		= $	45,652
Site Imp. "as is" (driveway, landscaping, etc.)		= $	2,500
ESTIMATED SITE VALUE		= $	15,000
(If leasehold, show only leasehold value.)			63,152
INDICATED VALUE BY COST APPROACH	Round	= $	63,000

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(Not Required by Freddie Mac and Fannie Mae)
Does property conform to applicable HUD/VA property standards? ☐ Yes ☐ No
If No, explain:

Construction Warranty ☐ Yes ☒ No
Name of Warranty Program
Warranty Coverage Expires

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment, reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to, or more favorable than, the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to, or less favorable than, the subject property, a plus (+) adjustment is made, thus increasing the indicated value of the subject.

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	5006 Idaho Avenue	4711 Idaho Avenue		3525 Nebraska Avenue		4212 Utah Avenue	
Proximity to Subject		Same Street		4 Blocks, south		3 Blocks, south	
Sales Price	$	$ 79,000		$ 61,000		$ 62,900	
Price/Gross Liv. Area	$ 0.00 ☑	$ 59.00 ☑		$ 78.91 ☑		$ 60.95 ☑	
Data Source		Crthse/MLS/Clsd.Sale		Appraisal/Clsd.Sale		MLS/Closed Sale	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) $ Adjustment	DESCRIPTION	+ (-) $ Adjustment	DESCRIPTION	+ (-) $ Adjustment
Sales or Financing Concessions		Conv.		Conv.		FHA	
Date of Sale/Time		6-6-90		3-30-90		10-30-89	
Location	Average	Average		Average		Average	
Site/View	Average	Average		Average		Average	
Design and Appeal	1 Sty/Good	1 Sty/Good		1 Sty/Good		1 Sty/Good	
Quality of Construction	Good	Good		Good		Good	
Age	37	49		38		70 (Renov.)	
Condition	Average	Average		Superior	-1,500	Superior	-3,500
Above Grade Room Count	Total 5 Bdrms 2 Baths 1	Total 5 Bdrms 2 Baths 2	-1,200	Total 4 Bdrms 2 Baths 1		Total 5 Bdrms 2 Baths 1	
Gross Living Area	918 Sq. Ft.	1,339 Sq. Ft.	-7,600	773 Sq. Ft.	+2,600	1,032 Sq. Ft.	-2,100
Basement & Finished Rooms Below Grade	Full Bsmt 918 SF Unf.	Full Bsmt 950 SF Unf.		None	+3,700	Full Bsmt	+3,700
Functional Utility	Good	Good		Good		Good	
Heating/Cooling	Wall/Window	FWA/Window	-1,000	Cent. HVAC	-1,500	FWA/Window	-1,000
Garage/Carport	1 BIG	1 Det.Gar.	-2,000	Carport	-600	None	
Porches, Patio, Pools, etc.	Porch	Porch		Porch		Porch	
Special Energy Efficient Items							
Fireplace(s)	None	1 FP	-1,200	None		None	
Other (e.g. kitchen equip., remodeling)	No built-in appliances	DW	-300	DW/GD	-400	No built-in appliances	
Net Adj. (total)		☐ + ☒ - $	13,300	☒ + ☐ - $	2,300	☐ + ☒ - $	2,900
Indicated Value of Subject		$	65,700	$	63,300	$	60,000

Comments on Sales Comparison: The above sales, as adjusted, indicate a reasonable range in value. The approximate middle of the range is felt to be reflective of present market value. Financing on Sale #3 did not appear to have an impact on value.

INDICATED VALUE BY SALES COMPARISON APPROACH ..... $ 63,000
INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent $ N/A /Mo. x Gross Rent Multiplier N/A = $ N/A
This appraisal is made ☒ "as is" ☐ subject to the repairs, alterations, inspections or conditions listed below ☐ completion per plans and specifications.
Comments and Conditions of Appraisal: Due to a lack of pertinent rental data, the income approach was not applied. All three sales are in the subject's immediate area. Total net adjustments
Final Reconciliation: on Sale #1 are greater than normally desired due to the size adjustment. Sale #2 had been redecorated prior to sale and Sale #3 had been renovated (updated kitchen, new cabinets, new carpets, etc.) as noted by the condition adjustments. Greatest *

This appraisal is based upon the above requirements, the certification, contingent and limiting conditions, and Market Value definition that are stated in
☐ FmHA, HUD &/or VA instructions. *emphasis is placed on the market data analysis.
☐ Freddie Mac Form 439 (Rev. 7/86)/Fannie Mae Form 1004B (Rev. 7/86) filed with client ____ 19__ ☐ attached.
I [WE] ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF July 10, 1990 to be $ 63,000

I (We) certify: that to the best of my (our) knowledge and belief the facts and data used herein are true and correct; that I (we) personally inspected the subject property, both inside and out, and have made an exterior inspection of all comparable sales cited in this report; and that I (we) have no undisclosed interest, present or prospective therein.

APPRAISER(S) Signature: Wm. R. Manier / Ellen B. Nagy
Name: Wm.R. Manier/Ellen B. Nagy
REVIEW APPRAISER (If applicable) Signature: ____ ☐ Did ☐ Did Not Inspect Property
Name:

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

CERTIFICATION AND STATEMENT OF LIMITING CONDITIONS

CERTIFICATION: The Appraiser certifies and agrees that:

1. The Appraiser has no present or contemplated future interest in the property appraised; and neither the employment to make the appraisal, nor the compensation for it, is contingent upon the appraised value of the property.
2. The Appraiser has no personal interest in or bias with respect to the subject matter of the appraisal report or the participants to the sale. The "Estimate of Market Value" in the appraisal report is not based in whole or in part upon the race, color, or national origin of the prospective owners or occupants of the property appraised, or upon the race, color or national origin of the present owners or occupants of the properties in the vicinity of the property appraised.
3. The Appraiser has personally inspected the property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. To the best of the Appraiser's knowledge and belief, all statements and information in this report are true and correct, and the Appraiser has not knowingly withheld any significant information.
4. All contingent and limiting conditions are contained herein (imposed by the terms of the assignment or by the undersigned affecting the analyses, opinions, and conclusions contained in the report).
5. This appraisal report has been made in conformity with and is subject to the requirements of the Code of Professional Ethics and Standards of Professional Conduct of the appraisal organizations with which the Appraiser is affiliated.
6. All conclusions and opinions concerning the real estate that are set forth in the appraisal report were prepared by the Appraiser whose signature appears on the appraisal report, unless indicated as "Review Appraiser." No change of any item in the appraisal report shall be made by anyone other than the Appraiser, and the Appraiser shall have no responsibility for any such unauthorized change.

CONTINGENT AND LIMITING CONDITIONS: The certification of the Appraiser appearing in the appraisal report is subject to the following conditions and to such other specific and limiting conditions as are set forth by the Appraiser in the report.

1. The Appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or the title thereto, nor does the Appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
2. Any sketch in the report may show approximate dimensions and is included to assist the reader in visualizing the property. The Appraiser has made no survey of the property.
3. The Appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made therefor.
4. Any distribution of the valuation in the report between land and improvements applies only under the existing program of utilization. The separate valuations for land and building must not be used in conjunction with any other appraisal and are invalid if so used.
5. The Appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The Appraiser assumes no responsibility for such conditions, or for engineering which might be required to discover such factors.
6. Information, estimates, and opinions furnished to the Appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished the Appraiser can be assumed by the Appraiser.
7. Disclosure of the contents of the appraisal report is governed by the Bylaws and Regulations of the professional appraisal organizations with which the Appraiser is affiliated.
8. Neither all, nor any part of the content of the report, or copy thereof (including conclusions as to the property value, the identity of the Appraiser, professional designations, reference to any professional appraisal organizations, or the firm with which the Appraiser is connected), shall be used for any purposes by anyone but the client specified in the report, the borrower if appraisal fee paid by same, the mortgagee or its successors and assigns, mortgage insurers, consultants, professional appraisal organizations, any state or federally approved financial institution, any department, agency, or instrumentality of the United States or any state or the District of Columbia, without the previous written consent of the Appraiser; nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent and approval of the Appraiser.
9. On all appraisals, subject to satisfactory completion, repairs, or alterations, the appraisal report and value conclusion are contingent upon completion of the improvements in a workmanlike manner.

5006 Idaho Avenue
Nashville, TN

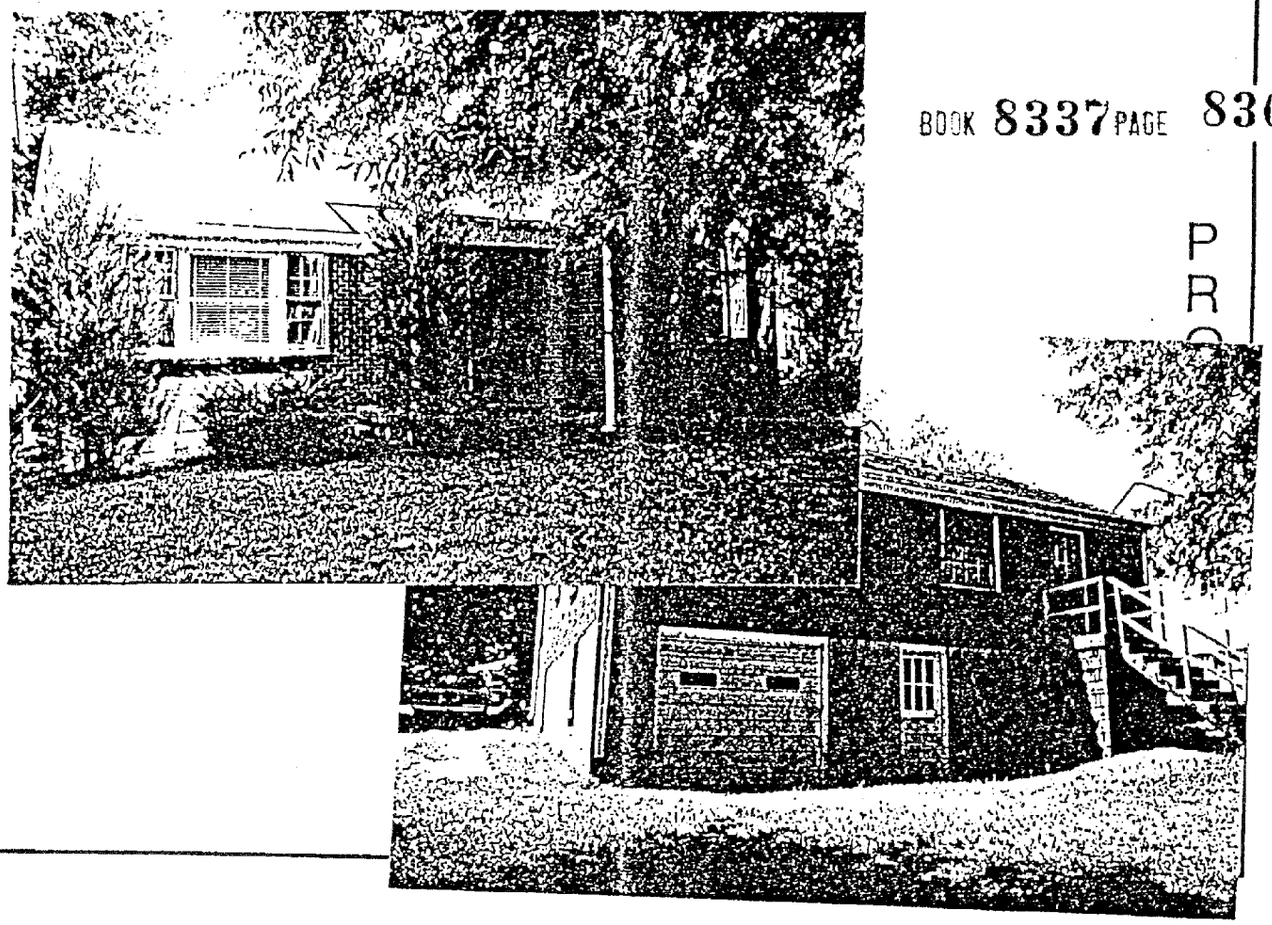
Date: 7/10/90 Appraiser(s) William R. Stone III Ellen Nagy

William R. Manier III and Associates

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PHOTOGRAPH SHEET

PROJECT

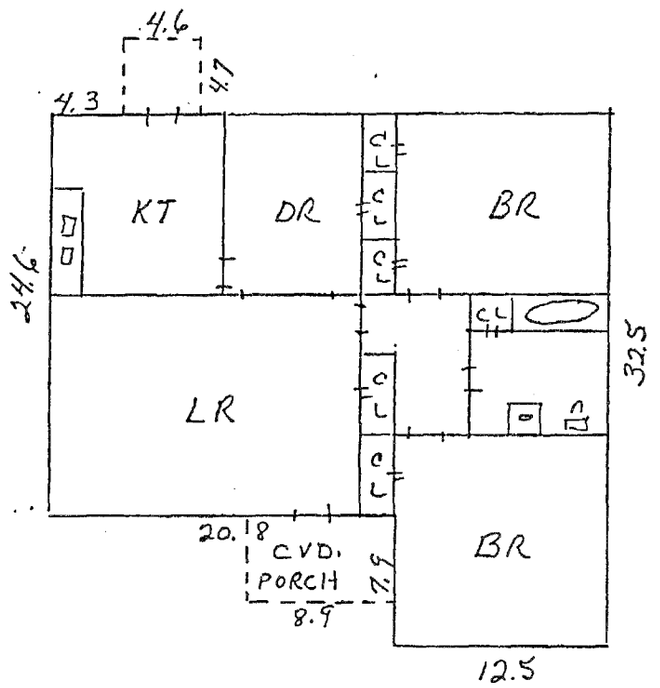


STREET SCENE



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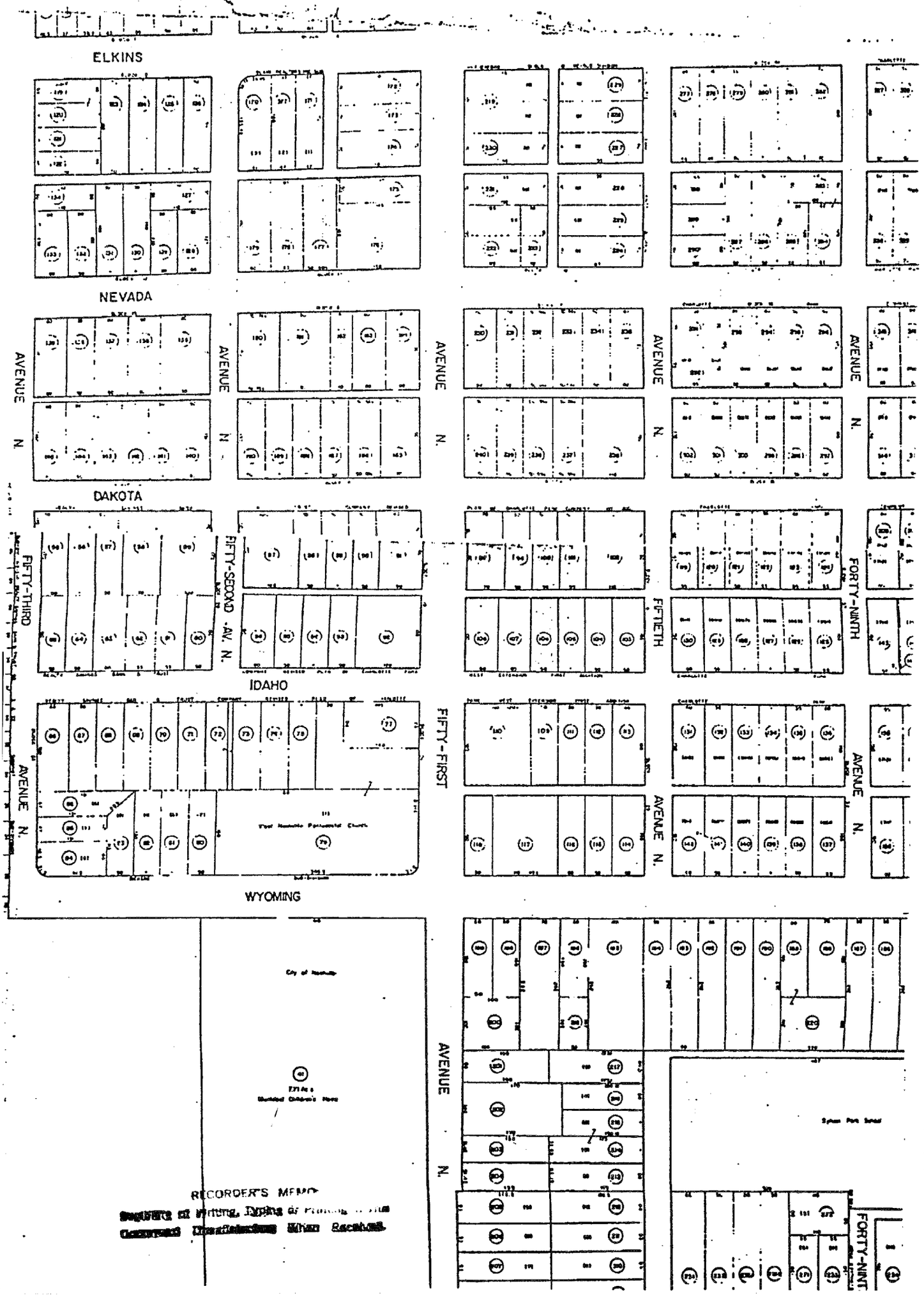
PT BLK 18 RLTY SAV BK & TR CO

NASHVILLE, TN., 37209

AREA 2

C.T. 134

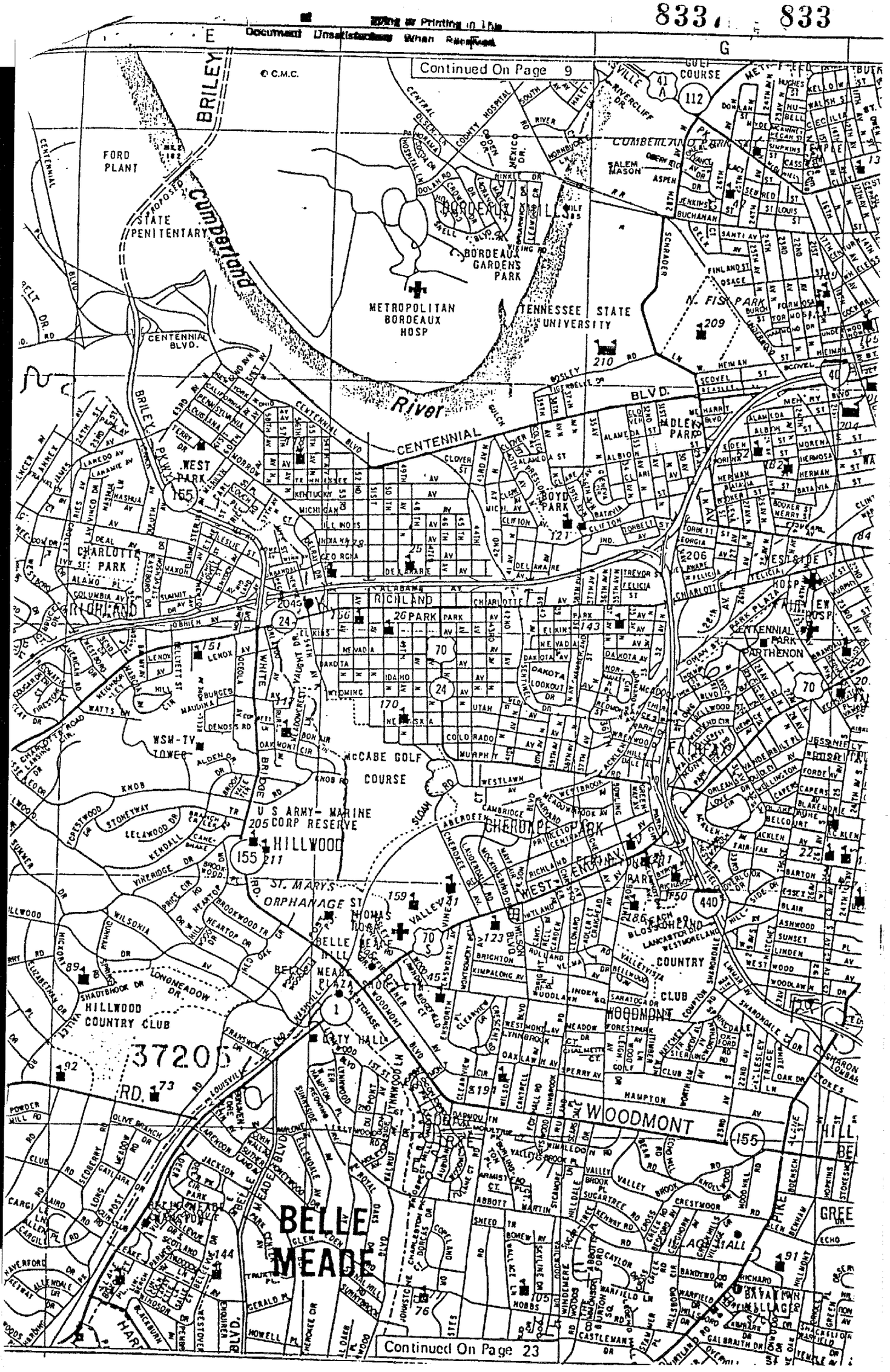
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STATE OF TENNESSEE, DAVIDSON COUNTY

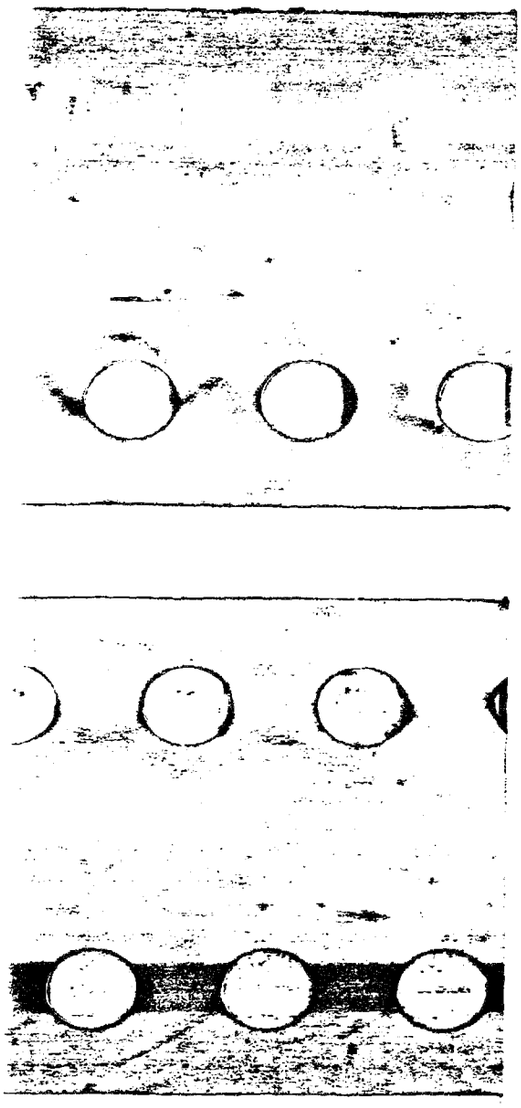
I, BILL COVINGTON, Clerk of the Probate Court of Davidson County, State aforesaid, do certify that the foregoing is a full, true and complete copy of the original on file in my office, Minute Book 350 Page 103
Given under my hand and official seal, at office, in Nashville, this 24 of April 1997.

BILL COVINGTON
Clerk of Probate Court

By _____
Deputy Clerk

OFFICIAL RECEIPT

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



RECEIVED OF _____

FOR _____

BOOK 8337 PAGE 835

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 31500.00
CON TX 103.95
PRFEE 1.00
WDEED 39.00
TOTAL 143.95
CHECK 143.95

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IDENTIF. REFERENCE

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FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 416120