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FROM: COMMERCE TRADING CORPORATION

TO: RICHARD M. COHEN AND WIFE, PATRICIA E. COHEN

This instrument prepared by:
DEARBORN & EWING, ATTORNEYS
Suite 1200, One Sovran Plaza
Nashville, Tennessee 37239-1200

Address of New Owner:	Send Tax Bills to:	Map-Parcel No.
Richard M. Cohen and wife, Patricia E. Cohen 76 Trotwood Down Brentwood, TN 37027	Sovran Mtg. Corp. P.O. Box 26388 Richmond, Virginia 23260-6388	Map 172-1-A Parcel 96

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $139,500.00.

Patricia E. Cohen
Affiant

Subscribed and sworn to before me, this the 31st day of May, 1991.

R. Bauchard
Notary Public

My Comm. Expires: 1-23-93

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt of which is hereby acknowledged, Commerce Trading Corporation, a Tennessee corporation, hereinafter called the GRANTOR, has bargained and sold, and by these presents does transfer and convey unto Richard M. Cohen and wife, Patricia E. Cohen, hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

(SEE EXHIBIT A ATTACHED HERETO AND INCORPORATED BY REFERENCE AS FULLY AS THOUGH COPIED HEREIN.)

This is improved property known as 76 Trotwood Down, 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 further covenants and binds itself, its representatives, successors and assigns 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 above), but not further or otherwise. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, GRANTOR has caused this Special Warranty Deed to be executed on the 31st day of May, 1991.

ATTEST:

BY: Dale Mayfield

Title: AVP

COMMERCE TRADING CORPORATION

BY: John V

Title: S.V.P.

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared C.O. Bobo and W. Dale Maxfield, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who upon their oaths acknowledged themselves to be Sr. Vice Pres and Asst. Vice President respectively of Commerce Trading Corporation, the within named bargainor, a corporation, and that they, as such Sr. Vice Pres and Asst. Vice President being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by C.O. Bobo as such Sr. Vice Pres and W. Dale Maxfield as such Asst. Vice President.

Witness my hand and seal, at office in Nashville, Tennessee, this the 31st day of May, 1991.

Grace W. Rice
NOTARY PUBLIC

My Commission Expires: 6-30-92

EXHIBIT A

Land in Davidson County, Tennessee, being Lot No. 96 on the Plan of Copperfield, Revised, of record in Book 6900, pages 555 through 559, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description of said lot.

Being part of the same property conveyed to Commerce Trading Corporation, a Tennessee corporation by deed from Homes by Heritage, Inc., a Tennessee Corporation, of record in Book 8310, page 706, said Register's Office.

The above property is conveyed subject to the following:

1. 1991 Metropolitan Government taxes.

2. All matters as shown on the plan of record in Book 6900, pages 555 through 559, said Register's Office.

3. Grant of Transmission Line Easement to the United States of America, of record in Book 2437, page 8, and Book 2438, page 376, said Register's Office.

4. Declaration of Restrictive Covenants, of record in Book 7071, page 482, as amended in Book 7208, page 889, said Register's Office.

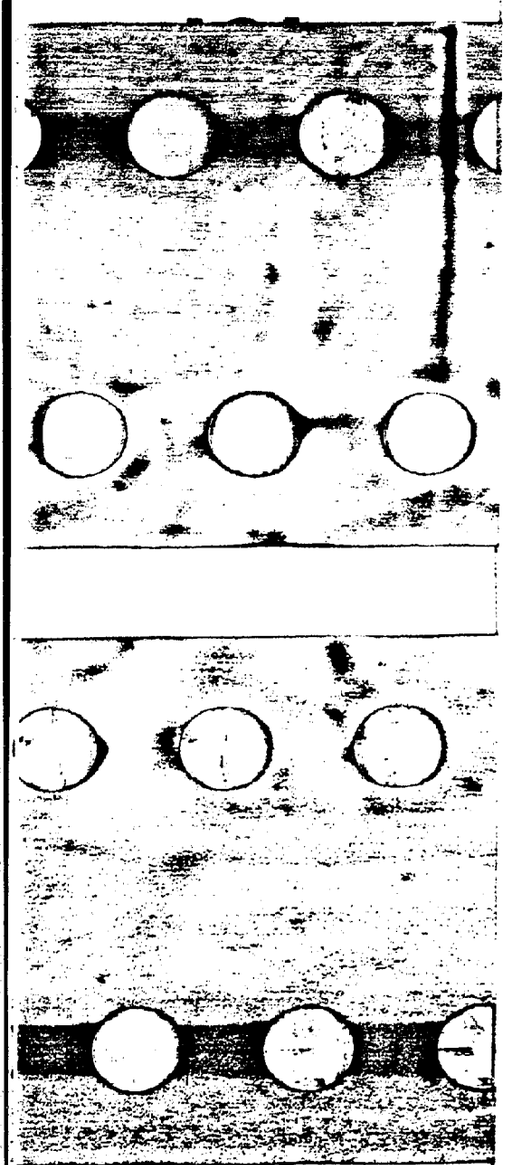
5. Rights of others in and to the use of the common areas.

1 8 8 3 7

TENNESSEE REFERENCE

JUN 3 12 10 PM '91

9832 06/03 0101 03CHECK 470.35



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8364 PAGE 410

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 139500.00
CON TX 460.35
PRFEE 1.00
MISC 9.00
TOTAL 470.35
CHECK 470.35

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

06/03/91 01 12:13 0001 9832

188837

IDENTIFICATION REFERENCE

JUN 3 12 10 PM '91

No. 426919