#96167 10/08/91

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

GENERAL WARRANTY DEED

[River Trace]

BOOK 8465 PAGE 818

Address New Owner(s)	Send Tax Bills To	Map-Parcel Number(s)
FIRST AMERICAN NATIONAL BANK First American Center Nashville, TN 37237 Attention: Michael E. Hendren	Same	Map 62-2A Parcel 152

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 DOLLARS ($10.00) cash in hand paid and other good and valuable consideration, the receipt of which is hereby acknowledged, CROSS PROPERTIES, a general partnership composed of J. W. Cross, III and Caroline J. Cross ("Grantor") has bargained and sold, and hereby transfers and conveys to FIRST AMERICAN NATIONAL BANK, a national banking association with principal offices in Nashville, Tennessee ("Grantee"), and its successors and assigns, certain real property in Davidson County, Tennessee, more particularly described as follows:

> LAND in Davidson County, Tennessee, being Lot No. 152 on the Plan of River Trace Estates, Phase 1, Section II, of record in Book 6900, pages 158 and 159, Register's office for said County, to which Plan reference is here made for a more complete and accurate description of said Lot.
>
> BEING THE SAME property conveyed to Grantor by deed from Ken Lokey Homes, Inc., of record in Book 8465, page 816, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said property with the appurtenances, hereditaments, estate, title and interest thereto belonging to Grantee, its successors and assigns, forever.

Grantor covenants that, subject to the matters set forth on attached Schedule 1, which is incorporated herein by reference, Grantor is lawfully seized and possessed of said property in fee simple, has good right to convey it, and that same is unencumbered. Grantor further covenants and binds itself and its successors and representatives to warrant and forever defend the title to said property to Grantee, its successors and assigns, against the lawful claims of all persons whomsoever except claims arising out of the matters set forth on Schedule 1.

This deed is executed, delivered and accepted pursuant to a certain Forbearance Agreement dated August 14, 1991, to which Grantor and Grantee are parties, and in consideration of Grantee's agreement to release Grantor, J. W. Cross, III and Caroline J. Cross, from personal liability for payment of the indebtedness secured by (1) that certain Deed of Trust dated October 5, 1984, from L. Winston Biggs and wife, Linda J. Biggs to Harold Reeves, Trustee, for the use and benefit of Lincoln State Savings and Loan Association, Inc., of record in Book 6398, page 488, Register's Office for Davidson County, Tennessee, as modified by Modification Agreement of record in Book 6471, page 863, said Register's Office, and assigned to Grantee by instrument of record in Book 6728, page 751, said Register's Office,

and as amended, modified and supplemented by that certain Amended Deed of Trust and Security Agreement dated December 4, 1985, from Grantor to Robert L. Goodall, Trustee, for the use and benefit of Grantee, of record in Book 6728, page 762, said Register's Office, (2) that certain Short Form Deed of Trust and Security Agreement dated May 6, 1986, from Grantor to Robert L. Goodall, Trustee, for the use and benefit of Grantee, of record in Book 6921, page 868, said Register's Office, as amended by Amendment to Short Form Deed of Trust and Security Agreement dated August 5, 1986, of record in Book 6948, page 36, said Register's Office, (3) that certain Short Form Deed of Trust and Security Agreement dated July 10, 1986, from Grantor to Robert L. Goodall, Trustee, for the use and benefit of Grantee, of record in Book 6921, page 877, said Register's Office, as amended by Amendment to Short Form Deed of Trust and Security Agreement dated August 5, 1986, of record in Book 6948, page 36, said Register's Office, and (4)that certain Short Form Deed of Trust and Security Agreement dated May 6, 1986, from Grantor to Robert L. Goodall, Trustee, for the use and benefit of Grantee, of record in Book 6921, page 886, said Register's Office, as amended by Amendment to Short Form Deed of Trust and Security Agreement dated August 5, 1986, of record in Book 6948, page 36, said Register's Office, as all of such deeds of trust have been amended by Amendment to Deeds of Trust and Appointment of Substitute Trustee of even date herewith, of record in Book 8441, page 669, said Register's Office, and as such deeds of trust may have been amended further prior to the execution, delivery and recording of this deed (collectively the "Deeds of Trust"). Through the execution and delivery of this deed, Grantor intends to and hereby does transfer and convey to Grantee absolute fee simple title to the herein described property free of any right and/or equity or redemption of Grantor. Furthermore, it is the intention of Grantor and Grantee that the liens and security titles of the Deeds of Trust will not merge into the fee simple title conveyed to Grantee pursuant to this deed. No such merger will occur unless and until Grantee executes a written instrument specifically effecting such merger and records the same in the aforesaid Register's Office.

IN WITNESS WHEREOF, Grantor has caused this instrument to be executed by or on behalf of its partners as of the 14 day of October, 1991.

CROSS PROPERTIES

By: Caroline J. Cross
Caroline J. Cross, Partner

By: Caroline J. Cross Conservator
Caroline J. Cross, Conservator
for J. W. Cross, III, Partner

By: James W. Cross IV, Conservator
James W. Cross, IV, Conservator
for J. W. Cross, III, Partner

By: Amy R. Cross
Amy R. Cross, Conservator
for J. W. Cross, III, Partner

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

This conveyance is made for the same consideration as that on which tax was paid in connection with the recording of the deed of record in Book 8441, page 675 (re-recorded in Book 8442, page 719), Register's Office for Davidson County, Tennessee. The actual consideration for these transfers or value of all of the property conveyed (including this property), whichever is greater, is $1,349,000.

Michael E. Hendrix, Vice Pres.
Affiant

Sworn to and subscribed before me this 17th day of October, 1991.

Michael S Parker
Notary Public

My Commission Expires:

September 24, 1994

STATE OF TENNESSEE)
)
COUNTY OF Williamson)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, Caroline J. Cross, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is a partner of CROSS PROPERTIES, a general partnership, and is authorized by the partnership to execute this instrument on behalf of the partnership.

WITNESS my hand, at office, this 14th day of October, 1991.

Rosemary P. Smithson
Notary Public

My Commission Expires:

8/1/95

STATE OF TENNESSEE)
)
COUNTY OF Williamson)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, Caroline J. Cross, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is a conservator of J. W. Cross, III, a partner of CROSS PROPERTIES, a general partnership, and is authorized to execute this instrument on behalf of the said J. W. Cross, III in his capacity as a partner of said partnership.

WITNESS my hand, at office, this 14 day of October, 1991.

Rosemary P. Smithson
Notary Public

My Commission Expires:

8/1/95

STATE OF TENNESSEE)
)
COUNTY OF Williamson)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, James W. Cross, IV, 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 a conservator of J. W. Cross, III, a partner of CROSS PROPERTIES, a general partnership, and is authorized to execute this instrument on behalf of the said J. W. Cross, III in his capacity as a partner of said partnership.

WITNESS my hand, at office, this 14 day of October, 1991.

Rosemary P. Smithson
Notary Public

My Commission Expires:

8/1/95

STATE OF TENNESSEE)
COUNTY OF Williamson)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, Amy R. Cross, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is a conservator of J. W. Cross, III, a partner of CROSS PROPERTIES, a general partnership, and is authorized to execute this instrument on behalf of the said J. W. Cross, III in his capacity as a partner of said partnership.

WITNESS my hand, at office, this 14 day of October, 1991.

Rosemary P. Smithson
Notary Public

My Commission Expires:

8/1/95

EXHIBIT B

[River Trace Estates]

The property is or may be subject to the matters identified on this Exhibit B. These matters are set forth herein solely for the purpose of excluding them from Grantor's covenants and warranties made in this deed; the inclusion of same herein shall not be construed as evidencing any intention, understanding or agreement of the parties that the property is to be made subject to any of these matters if it was not previously subject to same.

1. Real property taxes for 1990, a lien, and now delinquent.

2. 1991 real property taxes, a lien, but not yet due and payable.

3. The Deeds of Trust.

4. Matters shown on the plans of River Trace Estates of record in Book 6250, pages 995-997 and Book 6900, pages 158, 159, 615 and 741, said Register's Office.

5. Declaration of Covenants, Conditions and Restrictions of record in Book 6851, page 370 and amended in Book 6982, page 747, said Register's Office, and by-laws of record in Book 6851, page 390, said Register's Office.

6. Charter of River Trace Homeowner's Association of record in Book 6851, page 363, said Register's Office.

7. Conveyance of open space to River Trace Homeowner's Association of record in Book 7907, page 168, said Register's Office.

8. Transmission line easement of record in Book 1163, page 341, said Register's Office.

9. Flowage easement of record in Book 2022, page 83, said Register's Office.

10. Easement of record in Book 3959, page 595, said Register's Office.

11. Surveyor's certificate of correction of record in Book 7678, page 67, said Register's Office.

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