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Box 7

THIS INSTRUMENT WAS PREPARED BY:
COOMER AND JENKINS, ATTORNEYS AT LAW
Suite 230 - 392 Harding Place, Nashville, TN 37211

SPECIAL WARRANTY DEED

Address of New Owner(s):	Send Tax Bills To:	Map/Parcel Numbers:
Willie Lee Garner 4111 W. Hamilton Road Nashville, TN 37218	Same	Map 69-03 Parcel 118

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged;

Standard Federal Savings Bank

hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey by Special Warranty Deed unto

Willie Lee Garner

hereinafter called the Grantee, his heirs and assigns, a certain tract or parcel of land in DAVIDSON County, State of Tennessee, described as follows, to-wit:

Being Lot No. 112 on the Plan of Enchanted Hills, Section 2, of record in Plat Book 3700, page 27,* Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more complete description. *and amended in Book 3964, page 295

Being the same property conveyed to Standard Federal Savings Bank, by Trustee's Deed from Larry A. Weissman and/or Wanda Hayes as Successor Trustee, of record in Book 8319, page 295, Register's Office for Davidson County, Tennessee.

Subject to restrictions of record in Book 3467, page 224, said Register's Office.

This description is the same as used in previous deed.

Taxes for the year 1992 are prorated and assumed by the Grantee.

This is improved property at 4111 West Hamilton Road, Nashville, TN.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee his heirs and assigns, forever; and I do covenant with the said Grantee that I am lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and I do further covenant and bind myself, my heirs and assigns, to warrant and defend title against the lawful claims of all persons whomsoever. 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.

Witness my hand this 12th day of February, 1992.

STANDARD FEDERAL SAVINGS BANK

By: _____
Don Davis, Vice President

STATE OF MARYLAND)
COUNTY OF FREDERICK)

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Don Davis with whom I am personally acquainted, and who, upon oath, acknowledged him self to be Vice President of the Standard Federal Savings Bank, the within named bargainor, a corporation, and that he as such Vice President being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by him self as Vice President.

Witness my hand and seal, at office in Frederick County, Maryland, this 12th day of February, 1992.

My Commission Expires:

1 March 1994

Joyce Rinehart Null (Schley)
NOTARY PUBLIC

Joyce Rinehart Null (Schley)

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value whichever is greater, for this transfer is $130,000.00.

Willie Lee Darnell
AFFIANT

Subscribed and sworn to before me this 13th day of February, 1992.

My Commission Expires:

1-24-93

NOTARY PUBLIC

84697

IDENTIFICATION REFERENCE

FEB 18 9 32 AM '92

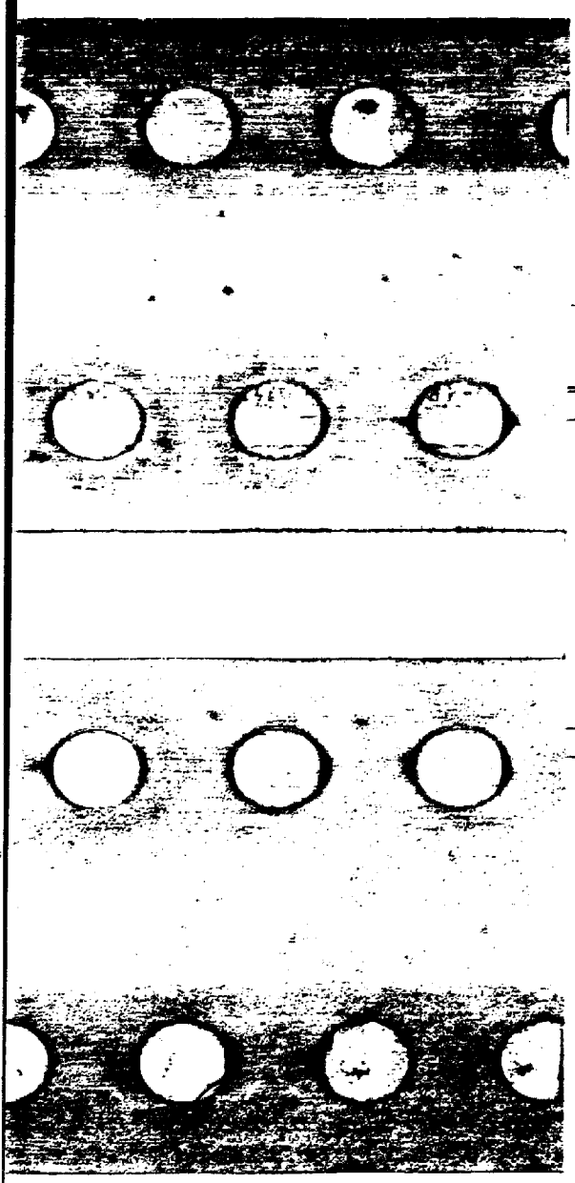
DAVIDSON COUNTY, TN

1751 02/18 0101 03CHECK 488.00

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 TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			CAMT	
				130000.00
			CON TX	481.00
			PRFEE	1.00
			WDEED	6.00
			TOTAL	488.00
			CHECK	488.00
02/18/92		01	09:32 0001	1751

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

84697

IDENTIFICATION REFERENCE

FEB 18 9 32 AM '92

FELIX Z. WILSON, II
DAVIDSON COUNTY, TN

No. 502318