18

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

SPECIAL WARRANTY DEED

Address New Owner(s)	Send Tax Bills To:	Map-Parcel Number(s):
George T. Hicks, Tr. Fox Ridge Homes, Inc. Suite 300 5115 Maryland Way Brentwood, TN 37027	Same	See Exhibit C attached hereto

FOR AND IN CONSIDERATION OF THE SUM OF TEN ($10.00) DOLLARS, and other good and valuable consideration, receipt of all of which is hereby acknowledged, FIRST AMERICAN NATIONAL BANK, a national banking association with principal offices in Nashville, Tennessee ("Grantor"), has this day bargained and sold, and does hereby transfer and convey unto GEORGE T. HICKS, TRUSTEE, with full power to convey without joinder of any beneficiary ("Grantee"), certain real property in Davidson County, Tennessee, described on Exhibit A attached hereto and incorporated herein by reference.

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to Grantee, its successors and assigns, forever, including without limitation all presently existing water and sewer taps with respect to said property.

This is unimproved property known as River Trace Estates.

GRANTOR covenants and binds itself and its successors to warrant specially and forever defend the title to said real estate to Grantee, its successors and assigns, against the lawful claims of all persons claiming through and under Grantor (other than claims arising out of the matters set forth on Exhibit B), but not further or otherwise.

IN WITNESS WHEREOF, Grantor executed this instrument on this 3rd day of March, 1992.

FIRST AMERICAN NATIONAL BANK

By: _____
Its: S.V.P.

8913 1

IDENTIF. REFERENCE

MAR 3 1 57 PM '92
FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY TN.

2770 03/03 0101 03CHECK 1482-10

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public, McCoy C. Chaney, with whom I am personally acquainted, and who acknowledged the he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Senior Vice President of First American National Bank, a national banking association, and is authorized by the association to execute this instrument on behalf of the association.

WITNESS my hand, at office, this 2nd day of March, 1992.

Notary Public

My Commission Expires:

My Commission Expires May 24, 1994

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

The actual consideration or value (whichever is greater) for this transfer is $393,000.00.

Affiant

Subscribed and sworn to before me, this 3rd day of March, 1992.

Notary Public

My Commission Expires:

September 24, 1994

#110614

EXHIBIT A

TRACT NO. 1:

Land in Davidson County, Tennessee, described according to a survey by PRC Consoer Townsend, dated July 12, 1983, as revised January 8, 1985, as follows, to-wit:

Beginning at a concrete monument in the northeasterly corner of Lot 13 of the Pennington Bend Estates, Section 1; thence South 80 deg. 28' 06" West 195.00 feet to a point in the easterly right-of-way of Lock Two Road; thence with the easterly right-of-way of Lock Two Road, North 9 deg. 10' 57" West 135.42 feet to a point; thence North 80 deg. 26' 51" East 14.42 feet to a concrete monument; thence southeasterly in a curve concave to the northeast having a radius of 25 feet, a distance of 38.48 feet to a concrete monument; thence North 80 deg. 26' 51" East 309.96 feet to a point; thence northeasterly in a curve concave to the northwest having a radius of 25 feet, a distance of 39.18 feet to a point; thence North 9 deg. 20' 27" West 49.53 feet to a point; thence northeasterly in a curve concave to the East having a radius of 789.18 feet, a distance of 249.58 feet to an iron pin; thence North 88 deg. 15' 21" West 419.98 feet to a point, in the easterly right-of-way of Lock Two Road; thence with the easterly right-of-way of Lock Two Road, North 9 deg. 10' 57" West 2,912.49 feet to a point; thence North 83 deg. 00' 07" East 385.54 feet to a point, (chiseled square on a rock); thence North 8 deg. 01' 59" West 297.16 feet to a low water mark on the Cumberland River; thence with the low water mark of said river, North 83 deg. 36' 25" East 1,794.84 feet to the northeasterly corner of the property; thence South 4 deg. 44' 21" West 4,817.66 feet to an iron pin, in the northeasterly corner of Lot 1 of the Pennington Bend Estates, Section 1; thence with the back line of Pennington Bend Estates, Section 1, as follows:

North 70 deg. 12' 44" West 599.86 feet to an iron pin; thence North 68 deg. 00' 09: West 109.22 feet to a point; thence North 56 deg. 36' 16" West 101.20 feet to an iron pin; thence North 45 deg. 15' 47" West 101.60 feet to an iron pin; thence North 33 deg. 13' 43" West 101.48 feet to an iron pin; thence North 20 deg. 15' 58" West 105.09 feet to an iron pin; thence North 16 deg. 56' 08" West 104.50 feet to an iron pin; thence North 9 deg. 31' 48" West 260.00 feet to the point of beginning, containing 159.51 acres, more or less.

NOTE:

A witness line has been established along the northerly line (low water mark of the Cumberland River) of the aforesaid property for future reference. The witness line description is as follows:

Beginning at an iron pin in the northwesterly line of the property, said iron pin being North 8 deg. 01' 59" West 224.67 feet from the chiseled square on a rock as described in the legal description; thence North 83 deg. 40' 25" East 1,778.09 feet to an iron pin, in the easterly line of the property, said iron pin being North 4 deg. 44' 21" East 4,741.69 feet from the southeasterly corner of the property (northeasterly corner of Lot 1 of the Pennington Bend Estates, Section 1).

TRACT NO. 2:

A tract or parcel of land in Davidson County, Tennessee, described according to a survey made by Earnest Medlin, dated June 25, 1979, as follows:

Land in the Third Civil District of Davidson County, Tennessee, beginning at a point on the East margin of Lock Two Road, the same being located 460 feet, more or less, from the center of Pennington Bend Road; thence North 9 deg. 20' 27" West 25 feet to a point, at the North end of a proposed curve with a 25-foot radius, the beginning point of the tract herein conveyed; thence with the East margin of Lock Two Road, North 9 deg. 20' 27" West 375 feet to a point; thence leaving said road, South 88 deg. 11' 58" East 404.84 feet to a point; thence with a curve to the left, having a radius of 839.86 feet, a distance of 250.90 feet to a point; thence South 9 deg. 20' 27" East 49.53 feet to a point; thence following a curve to the right, having a radius of 25 feet, a distance of 39.27 feet to a point; thence South 80 deg. 39' 33" West 310 feet to a point; thence following a curve to the right, having a radius of 25 feet, a distance of 39.27 feet to the point of beginning, containing 3 acres.

THE FOLLOWING IS INCLUDED IN THE FOREGOING DESCRIPTION, BUT SPECIFICALLY EXCLUDED HEREFROM:

RECORDERS MEMO
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EXCLUDED PARCEL 1: TRACT I

BEGINNING at an iron pin at the southeast corner of the River Trace Estates Subdivision, Section I, as recorded in Plat Book 6250, page 996, Register's Office for Davidson County, Tennessee;

THENCE, with the north line of Pennington Bend Estates, as recorded in Deed Book 5210, page 243, Register's Office for Davidson County, Tennessee, North 70°13'00" West, 172.56 feet to an iron pin;

THENCE, with the east line of Lot 15-B of the aforesaid River Trace Estates, North 19°45'09" East, 190.23 feet to an iron pin on the southern right-of-way line of Paddle Wheel Drive;

THENCE, with said right-of-way line, South 70°14'51" east, 121.48 feet to an iron pin;

THENCE, with the west line of Margaret Wood McHan, as recorded in Deed Book 5436, page 419, Register's Office for Davidson County, Tennessee, South 04°43'45" West, 197.06 feet to the POINT OF BEGINNING, containing 0.64 acres, more or less.

TRACT II

Beginning at the northeasterly terminus of Paddle Wheel Drive, as shown on the Plat of River Trace Estates Subdivision, Section I, as recorded in Plat Book 6250, page 996, Register's Office for Davidson County, Tennessee;

THENCE, with said right-of-way, South 70°14'51" East, 143.94 feet to an iron pin;

THENCE, with the east line of Lot 17-A of the aforesaid River Trace Estates, North 19°45'09" East, 124.36 feet to an iron pin;

THENCE, South 80°28'47" East, 107.16 feet to an iron pin on the west line of the Margaret Wood McHan tract, as recorded in Deed Book 5436, page 419, Register's Office for Davidson County, Tennessee;

THENCE, with the west line of McHan, South 04°43'45" West, 148.47 feet to the POINT OF BEGINNING, containing 0.39 acres, more or less.

TRACT III

BEGINNING at an iron pin at the southwest corner of Lot #163 of the River Trace Estates Subdivision, Section II, as recorded in Plat Book 6900, page 158, Register's Office for Davidson County, Tennessee, and being the southeast corner of the following described common space;

THENCE, North 80°28'47" West, 36.56 feet to an iron pin; being the southeast corner of Lot 165;

THENCE, with the east line of Lot 165, North 08°57'10" West, 134.32 feet to an iron pin on the southern right-of-way line of Paddle Wheel Court;

THENCE, with said right-of-way along the arc of a curve to the left 35.16 feet, said curve having a radius of 50.00 feet, a central angle of 40°17'11" and a chord bearing and distance of South 81°47'10" East, 34.44 feet to an iron pin, being the northwest corner of Lot 164;

THENCE, with the West line of Lot 164, South 11°55'45" East, 118.01 feet to an iron pin;

THENCE, south 04°43'45" West, 18.41 feet to the POINT OF BEGINNING, containing 0.11 acres, more or less.

TRACT IV

BEGINNING at an iron pin on the southern right-of-way line of Steamboat Court at the northwest corner of Lot 150 of River Trace Estates Subdivision, Section II, as recorded in Plat Book 6900, page 158, Register's Office for Davidson County, Tennessee;

THENCE, with the west line of Lot 150 and Lot 158, South 08°47'10" East, 379.23 feet to an iron pin;

THENCE, South 08°21'14" West, 30.00 to an iron pin on the northern right-of-way of Paddle Wheel Court;

THENCE, with said northern right-of-way 37.00 feet along the arc of a curve to the left, said curve having a radius of 50.00 feet, a central angle of 24°23'43" and a chord bearing and distance of South 77°09'22" West, 36.16 feet to an iron pin;

THENCE, leaving said right-of-way, North 08°57'10" West, 420.65 feet along the east lines of Lots 151 thru 157 to an iron pin on the southern right-of-way line of Steamboat Court;

THENCE, with said right-of-way 40.44 feet along the arc of a curve to the right, said curve having a radius of 187.34 feet, a central angle of 12°22'05" and a chord bearing and distance of South 86°48'33" East, 40.36 feet to an iron pin;

THENCE, South 80°37'31" East, 5.84 feet to the POINT OF BEGINNING, containing 0.42 acres, more or less.

TRACT V

BEGINNING at an iron pin on the southern right-of-way line of Delta Queen Drive at the northwest corner of Lot 129 of River Trace Subdivision, Section II, as recorded in Plat Book 6900, page 159, Register's Office for Davidson County, Tennessee;

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THENCE, leaving Delta Queen Drive, South 17°10'18" West, 66.14 feet to an iron pin;

THENCE, South 08°57'10" East, 126.82 feet to an iron pin;

THENCE, with the South line of Lot #128, South 72°49'42" East, 22.27 feet to an iron pin on the south line of Lot 127, also being the northwest corner of Lot 140;

THENCE, with the West line of Lot 140, South 08°57'10" East, 223.22 feet to an iron pin, on the northern right-of-way line of Steamboat Court, said point also being the southwest corner of Lot 140;

THENCE, with the northern right-of-way line of Steamboat Court, 45.80 feet along the arc of a curve to the left, said curve having a radius of 237.34 feet, a central angle of 11°03'21", and a chord bearing and distance of North 88°43'27" West, 45.73 feet to an iron pin, being the southeast corner of Lot 139;

THENCE, with the east line of Lots 129 thru 139, North 08°57'10" West, 437.65 feet to an iron pin on the southern right-of-way line of Delta Queen Drive;

THENCE, with the said right-of-way South 72°49'42" East, 60.28 feet to the POINT OF BEGINNING, containing 0.38 acres, more or less.

TRACT VI

BEGINNING at an iron pin on the northern right-of-way line of Delta Queen Drive at the southeast corner of Lot 110 of River Trace Re-Subdivision, Section II, as recorded in Plat Book 6900, page 741, Register's Office for Davidson County;

THENCE, with the East line of Lot 110, North 03°59'34" East, 180.31 feet to an iron pin on the South line of Lot 106;

THENCE, with the South line of Lot 106, North 80°25'18" East, 21.18 feet to an iron pin being the Southeast corner of Lot 106;

THENCE, with the East line of said Lot 106, North 08°57'10" West, 17.93 feet to a concrete monument;

THENCE, leaving the east line of Lot 106, South 72°49'42" East, 111.23 feet to an iron pin;

THENCE, South 17°10'18" West, 195.00 feet to an iron pin on the northern right-of-way line of Delta Queen Drive;

THENCE, with said right-of-way North 72°49'42" West, 27.50 feet to a concrete monument;

THENCE, 54.12 feet along the arc of a curve to the left, said curve having a radius of 235.28 feet, a central angle of 13°10'44", and a chord bearing and distance of north 79°25'04" West, 54.00 feet to the POINT OF BEGINNING, containing 0.46 acres, more or less.

TRACT VII

COMMENCING at an iron pin in the easterly right-of-way of River Bend Drive at the northwest corner of Lot #331 of River Trace Estates Subdivision, Section III, as recorded in Plat Book 6900, page 615;

THENCE, with said right-of-way, North 09°34'42" West, 299.79 feet to a point being the northwest corner of Lot #247 of River Trace Estates Subdivision, Section V, not of record;

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THENCE, North 80°25'18" East, 176.30 feet to the northeast corner of Lot #247 of the aforesaid Section V;

THENCE, North 52°07'40" East, 72.25 feet to the northeast corner of Lot #249 of aforesaid Section V;

THENCE, South 37°52'20" East, 43.44 feet to the POINT OF BEGINNING;

THENCE, North 16°46'37" East, 162.00 feet to a point;

THENCE, South 72°49'01" East, 441.15 feet to a point;

THENCE, South 17°10'18" West, 161.91 feet to a point on the northern line of Section 5;

THENCE, with said line, North 72°49'42" West, 440.03 feet to the POINT OF BEGINNING, containing 1.64 acres, more or less.

All of the foregoing tracts being part of the same property conveyed to Cross Properties, a Tennessee general partnership, by deed from L. Winston Biggs and wife, Linda I. Biggs, of record in Book 6728, page 757, Register's Office for Davidson County, Tennessee.

EXCLUDED PARCEL 2:

All dedicated streets, rights-of-way, utilities, etc., shown on the plans of record in Book 6050, page 280, Book 6900, pages 158 and 159, Book 6900, pages 324 and 325, Book 6900, page 615, Book 6900, page 741, Book 6250, pages 995, 996 and 997, and Book 6200, page 530, all in the Register's Office for Davidson County, Tennessee.

EXCLUDED PARCEL 3:

Land in Davidson County, Tennessee, being Lots 1A, 1B, 2A, 2B, 3A, 3B, 4A, 4B, 5A, 5B, 6A, 6B, 7A, 7B, 8A, 8B, 9A, 9B, 10A, 10B, 11A, 11B, 12A, 12B, 13A, 13B, 14A, 14B, 15A, 15B, 17A, 54A, 54B, 55A, 55B, 56A, 56B, 57A, 57B, 58A, 58B, 59A, 59B, 60A, 61A, 61B, 60B, 62A, 62B, 63A, 63B, 64A, 64B, 65A, 65B, 66A, 66B, 69A, 69B, 70A, 70B, 71A, 71B, 72A, 72B, 73A, 73B, 74A, 74B, 75A, 75B, 76A, 76B, 77A, 77B, 78A, 78B, 79A, 79B, 80A, 80B, 89A, 89B, 90A, 90B, 91A, 91B, on the plan of River Trace Estates, Phase 1, Section I, of record in Book 6250, pages 996 and 997, Register's Office for Davidson County, Tennessee.

EXCLUDED PARCEL 4:

Land in Davidson County, Tennessee, being Lots Nos. 94, 95, 109, 93, 121, 124, 126, 127, 129, 139, 141, 142, 143, 144, 145, 146, 147, 148, 149, 151, 152, 154, 156, 157, 158, 159, 160, 161, 165, 166, 167, 169, 171, 173, 185, 186, 187, 188, and 191 on the Plan of River Trace Estates, Phase 1, Section II, of record in Book 6900, pages 158 and 159, Register's Office for Davidson County, Tennessee.

EXCLUDED PARCEL 5:

Land in Davidson County, Tennessee, being Lots Nos. 106. 110, 122, 123, 130, 131, 132, 179, 180, and 183 on the Plan of River Trace Estates, Phase 1, Section II, Resubdivision of Lots Nos. 97-108 inclusive, 110, 113-119 inclusive, 122, 123, 130-134 inclusive, 163, 164, 177-184 inclusive, of record in Book 6900, page 741, Register's Office for Davidson County, Tennessee.

Being part of the same property conveyed to First American National Bank by deed from Cross Properties of record in Book 8441, page 675, as re-recorded in Book 8442, page 719, Register's Office for Davidson County, Tennessee. The foregoing description is the same as in said deed.

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EXHIBIT B

[Exclusions]

1. Taxes for 1992 and thereafter.

2. Transmission Line Easement of record in Book 1163, page 341. Register's Office for Davidson County, flowage easement of record in Book 2022, page 83, said Register's Office, and Easement of record in Book 3959, page 595, said Register's Office.

3. Matters shown on the Plan of record in Book 6250, pages 995, 996, and 997, Book 6900, pages 158 and 159, Book 6900, page 615, and Book 6900, page 741.

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

5. Charter of Incorporation of River Trace Homeowners Association of record in Book 6851, page 363, said Register's Office.

6. Conveyance of Open Space to River Trace Homeowners Association of record in Book 7907, page 168, said Register's Office.

7. Surveyor's Certificate of Correction of record in Book 7678, page 67, said Register's Office (as to Lots 111, 112, and 120 in Plat Book 6900, page 158).

8. Title to that portion of the property lying between the high and low water marks of the Cumberland River.

EXHIBIT C

Map 62-2A, Parcel Nos. are same as Lot Nos.:

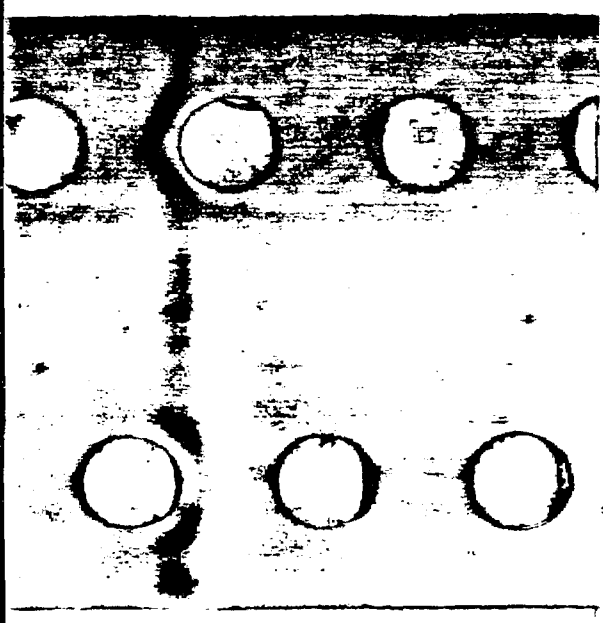
Lots: 90, 91, 92, 93, 96, 111, 112, 120, 125, 128, 135, 136, 137, 138, 140, 150, 153, 155, 162, 168, 170, 172, 174, 175, 176, 189, 190

Map 62-2A, Parcels Nos. are same as Lot Nos.:

Lots 97, 98, 100, 103, 104, 105, 107, 108, 114, 115, 116, 117, 118, 119, 133, 163, 178, 181, 182, and 184.

Lot 201 - Map 62-02-A, Parcel 193
Lot 202 - Map 62-02-A, Parcel 194
Lot 203 - Map 62-02-A, Parcel 195
Lot 204 - Map 62-02-A, Parcel 196
Lot 205 - Map 62-02-A, Parcel 197
Lot 206 - Map 62-02-A, Parcel 198
Lot 207 - Map 62-02-A, Parcel 199
Lot 208 - Map 62-02-A, Parcel 200
Lot 209 - Map 62-02-A, Parcel 201
Lot 210 - Map 62-02-A, Parcel 202
Lot 211 - Map 62-02-A, Parcel 203
Lot 212 - Map 62-02-A, Parcel 204
Lot 213 - Map 62-02-A, Parcel 205
Lot 214 - Map 62-02-A, Parcel 206
Lot 215 - Map 62-02-A, Parcel 207
Lot 331 - Map 62-02-A, Parcel 208
Lot 332 - Map 62-02-A, Parcel 209
Lot 333 - Map 62-02-A, Parcel 210
Lot 334 - Map 62-02-A, Parcel 211
Lot 335 - Map 62-02-A, Parcel 212
Lot 336 - Map 62-02-A, Parcel 213
Lot 337 - Map 62-02-A, Parcel 214
Lot 338 - Map 62-02-A, Parcel 215
Lot 339 - Map 62-02-A, Parcel 216
Lot 340 - Map 62-02-A, Parcel 217
Lot 341 - Map 62-02-A, Parcel 218
Lot 342 - Map 62-02-A, Parcel 219
Lot 343 - Map 62-02-A, Parcel 220
Lot 344 - Map 62-02-A, Parcel 221
Lot 345 - Map 62-02-A, Parcel 222
Lot 346 - Map 62-02-A, Parcel 223

111.51 acre tract - Map 52, Parcel 9



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

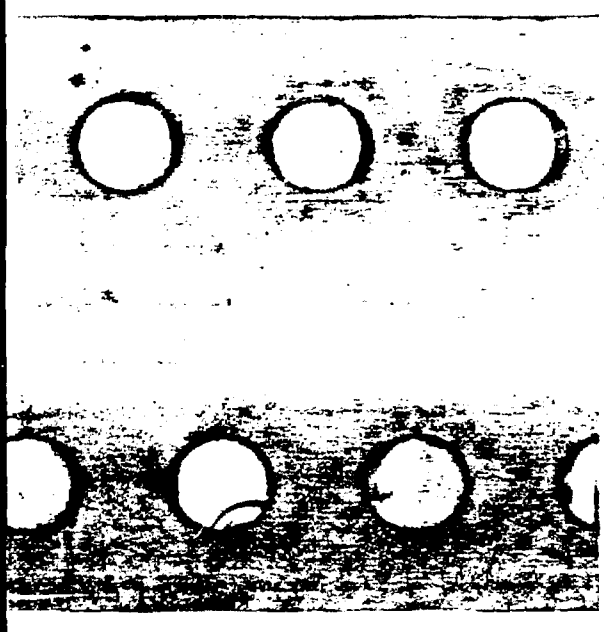
RECEIVED OF _____

FOR _____

BOOK 8564 PAGE 997

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 393000.00
CON TX 1454.10
PRFEE 1.00
WDEED 27.00
TOTAL 1482.10
CHECK AMT 1482.10

RECEIPT IS NOT VALID UNTIL CHECK IS PAID

03/03/92 01 13:57 0001 2770

89131

IDENTIF. REFERENCE

MAR 3 1 57 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 507261