Box 6
CAW

BOOK 8603 PAGE 503

AFTER RECORDING RETURN TO:

Prepared by: NationsBank Legal Department
One Independence Center, 114-13
Charlotte, North Carolina 28255

Address of New Owner:	Send Tax Bills To:	Map-Parcel No.
Theodore F. & Carolyn P. Ritzer 184 Moultrie Park Nashville, Tennessee 37205-4715	(same)	Map 130-12-A Parcel No. 21

THE STATE OF TENNESSEE §
§
COUNTY OF DAVIDSON §

The actual consideration or value, whichever is greater, for this transfer is $136,000.00.

Carolyn P. Ritzer
Affiant

Subscribed and sworn to before me, this the 15th day of April, 1992.

[Official Seal]

Carol A. Wilson
Notary Public

My Commission Expires: 1-23-93

SPECIAL WARRANTY DEED

NATIONSBANK OF TENNESSEE, a Tennessee banking corporation, formerly known as Sovran Bank/Tennessee ("Grantor"), for and in consideration of the sum of TEN AND NO/100 DOLLARS ($10.00) paid to Grantor and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, has GRANTED, SOLD, TRANSFERRED and CONVEYED and does hereby GRANT, SELL, TRANSFER and CONVEY unto THEODORE F. RITZER AND CAROLYN P. RITZER, husband and wife, ("Grantee") in fee simple, their heirs and assigns, that certain land located in Davidson County, Tennessee, and being more particularly described in Exhibit A, attached hereto and incorporated herein by reference, together with all improvements, if any, located on such land (such land and improvements being collectively referred to as the "Property").

This conveyance is made and accepted subject to all matters (the "Permitted Exceptions") set forth in Exhibit B, attached hereto and incorporated herein by reference.

TO HAVE AND TO HOLD the Property, together with all and singular the rights and

appurtenances pertaining thereto, including all of Grantor's right, title and interest in and to adjacent streets, alleys and rights-of-way, subject to the Permitted Exceptions, unto Grantee and Grantee's heirs, successors and assigns forever; and Grantor does hereby bind itself and its successors to warrant and forever defend the Property unto Grantee and Grantee's heirs, successors and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof, by, through or under Grantor, but not otherwise.

GRANTEE ACKNOWLEDGES THAT GRANTOR HAS NOT MADE, DOES NOT MAKE AND SPECIFICALLY NEGATES AND DISCLAIMS ANY REPRESENTATIONS, WARRANTIES, PROMISES, COVENANTS, AGREEMENTS OR GUARANTIES OF ANY KIND OR CHARACTER WHATSOEVER, WHETHER EXPRESS OR IMPLIED, ORAL OR WRITTEN, PAST, PRESENT OR FUTURE, OF, AS TO, CONCERNING OR WITH RESPECT TO (A) THE VALUE, NATURE, QUALITY OR CONDITION OF THE PROPERTY, INCLUDING, WITHOUT LIMITATION, THE WATER, SOIL AND GEOLOGY, (B) THE INCOME TO BE DERIVED FROM THE PROPERTY, (C) THE SUITABILITY OF THE PROPERTY FOR ANY AND ALL ACTIVITIES AND USES WHICH GRANTEE MAY CONDUCT THEREON, (D) THE COMPLIANCE OF OR BY THE PROPERTY OR ITS OPERATION WITH ANY LAWS, RULES, ORDINANCES OR REGULATIONS OF ANY APPLICABLE GOVERNMENTAL AUTHORITY OR BODY, (E) THE HABITABILITY, MERCHANTABILITY, MARKETABILITY, PROFITABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE PROPERTY, (F) THE MANNER OR QUALITY OF THE CONSTRUCTION OR MATERIALS, IF ANY, INCORPORATED INTO THE PROPERTY, (G) THE MANNER, QUALITY, STATE OF REPAIR OR LACK OF REPAIR OF THE PROPERTY, OR (H) ANY OTHER MATTER WITH RESPECT TO THE PROPERTY, AND SPECIFICALLY, THAT GRANTOR HAS NOT MADE, DOES NOT MAKE AND SPECIFICALLY DISCLAIMS ANY REPRESENTATIONS REGARDING COMPLIANCE WITH ANY ENVIRONMENTAL PROTECTION, POLLUTION OR LAND USE LAWS, RULES, REGULATIONS, ORDERS OR REQUIREMENTS, INCLUDING THE DISPOSAL OR EXISTENCE, IN OR ON THE PROPERTY, OF ANY HAZARDOUS MATERIALS OR SUBSTANCES AS DEFINED IN THE PURCHASE AND SALE AGREEMENT PURSUANT TO WHICH THIS DEED IS DELIVERED, OR AS OTHERWISE DEFINED BY LAW, EXCEPT THE WARRANTY OF TITLE EXPRESSLY SET FORTH HEREIN. GRANTEE FURTHER ACKNOWLEDGES THAT TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE SALE OF THE PROPERTY IS MADE ON AN "AS IS" CONDITION AND BASIS WITH ALL FAULTS.

Ad valorem taxes for the present year having been prorated, Grantee hereby assumes payment thereof, and subsequent assessments for that and prior years due to change in land usage, ownership, or both.

IN WITNESS WHEREOF, GRANTOR, has caused this Special Warranty Deed to be executed on the 13th day of April, 1992.

ATTEST:

Asst. Secretary

NATIONSBANK OF TENNESSEE, a Tennessee banking corporation

By: _____
Name: Melvin F. White
Title: Vice President

G:\WP\RAO\0217

STATE OF NORTH CAROLINA §
§
COUNTY OF MECKLENBURG §

BOOK 8603 PAGE 505

Before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared Melvin F. White and Linda E. Landers, 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 Vice President and Ass't Secretary respectively of NationsBank of Tennessee, a Tennessee banking corporation, the within named bargainor, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by Melvin F. White as such Vice President and Linda E. Landers as such Ass't Secretary.

Witness my hand and seal, in Mecklenburg, North Carolina, this the 13th day of April, 1992.

[Official Seal]

Deanna C. Zuercher
Notary Public

My Commission Expires: 6/5/95

G:\WP\RAO\0217

EXHIBIT A

Land in Davidson County, Tennessee, being Lot No. 21 on the PLAN OF NORTHUMBERLAND, of record in Book 6250, Pages 128 and 129, Register's Office for Davidson County, Tennessee, and as amended by Surveyor's Certificate of Correction of record in book 6386, Page 194, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Sovran Bank/Tennessee by deed from Bill R. Wills and wife, Louise P. Wills of record in book 8288, Page 923, Register's Office for Davidson County, Tennessee.

This property is known as: 14 Northumberland, Nashville, Tennessee 37215.

EXHIBIT B
PERMITTED EXCEPTIONS
TO DEED

1. 1992 Metropolitan Government taxes -- a lien but not yet due and payable. (Field Book No. FH 25746; Map 130-12-A, Parcel 21).

2. Terms, conditions, easements, rights and liens as set forth in the Declaration of Protective Covenants, Conditions and Restrictions, and the By-Laws appended thereto, of record in Book 6377, page 18, as rerecorded in Book 6545, page 799, said Register's Office. Said By-Laws were amended in Book 7663, page 468, said Register's Office.

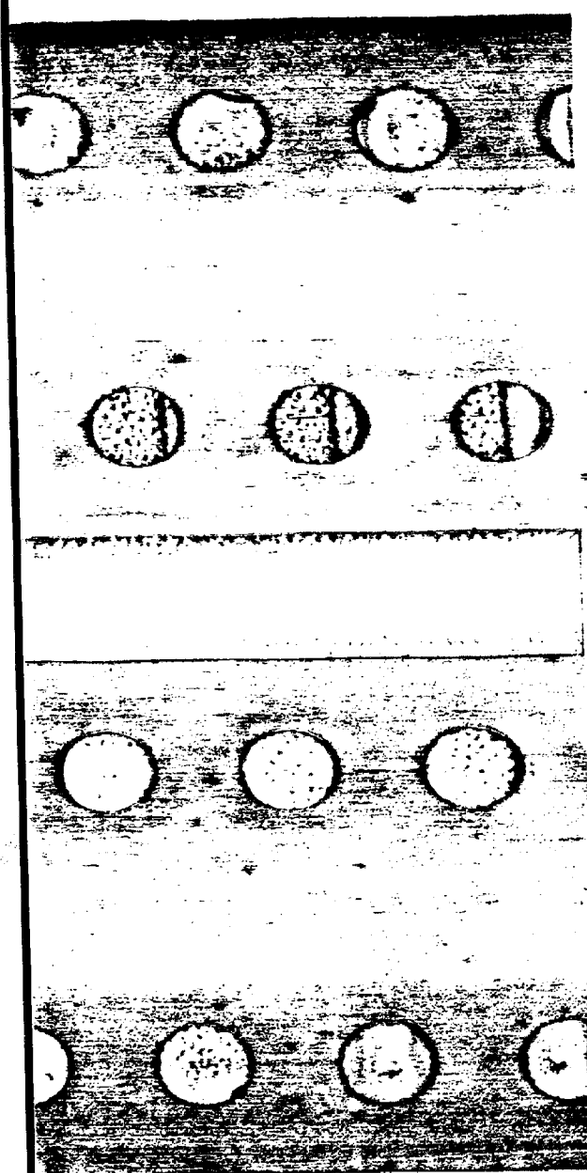
3. All matters as shown on the Plan of record in Book 6250, pages 128 and 129, as corrected by Surveyor's Certificate of Correction of record in Book 6386, page 194, said Register's Office.

4. Easement and rights retained by Northumberland Development Company and granted to Northumberland Homeowner's Association by instrument of record in Book 6794, page 578, said Register's Office.

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

6. All matters as shown on survey of Professional Survey & Engineering Services dated March 26, 1992, bearing Job No. 92123, including the encroachment of the masonry building over the recreational easement line.

0 2 4 2 1:
IDENTIFT REFERENCE
APR 16 11 11 AM 92
LARRY WILSON II REGISTER
DAVIDSON COUNTY, TN
1358 04/16 0101 03CHECK 519.20



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

RECEIVED OF _____

FOR _____

BOOK 8603 PAGE 508

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			MAMT 136000.00 CON TX 503.20 VOID MAMT 136000.00- CAMT 136000.00 PRFEE 1.00 WDEED 15.00 TOTAL 519.20	519.20

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

04/16/92 01 11:10 0001 1358

0.2 4.2 1:

IDENTIFI REFERENCE

APR 16 11 11 AM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 522209