BOOK 8609 PAGE 989

AFTER RECORDING RETURN TO:
Wilkins & Ivey, Attys.
2405 Crestmoor Road
Nashville, TN 37215

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.
Sandra G. Kirchner & Carole E. Soucaze 1044 St. Andrews Place Nashville, TN 37204	First Southern Fed. 4205 Hillsboro Rd. Nashville, TN 37215	132-01-A-010

THE STATE OF TENNESSEE §
§
COUNTY OF DAVIDSON §

The actual consideration or value, whichever is greater, for this transfer is $153,000.00.

Sandra G. Kirchner
Affiant (Grantee)

Subscribed and sworn to before me, this the 23rd day of April, 1992.

[Official Seal]

Notary Public

PERCY WILKINS, JR.
NOTARY PUBLIC AT LARGE
STATE OF TENNESSEE

My Commission Expires: 9/26/92

SPECIAL WARRANTY DEED

NATIONSBANC MORTGAGE CORPORATION OF GEORGIA, formerly known as Citizens and Southern Mortgage Corporation ("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 SANDRA G. KIRCHNER, a 90% undivided interest & CAROLE E. SOUCAZE, a 10% undivided interest, as tenants in common ("Grantees") in fee simple, his heirs and assigns, that certain land located in DavidsonCounty, 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 21st day of April, 1992.

ATTEST:

Asst Secretary

NATIONSBANC MORTGAGE CORPORATION OF GEORGIA

By: _____

Name: Douglas J. Kroiss

Title: Senior Vice President

MLL\DEBORAH\SOUCAZZE.DT

STATE OF NORTH CAROLINA §
§
COUNTY OF MECKLENBURG §

Before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared Douglas J. Kroiss 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 Sr. Vice President and Assistant Secretary respectively of NationsBanc Mortgage Corporation of Georgia, 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 Douglas J. Kroiss as such Sr. Vice Pres. and Linda E. Landers as such Ass't secretary.

Witness my hand and seal, in Mecklenburg, North Carolina, this the 21st day of April, 1992.

[Official Seal]

Deanna L. Zuraski
Notary Public

My Commission Expires: 6/5/95

MLL\DEBORAH\SOUCAZZE.DT

EXHIBIT A

1044 St. Andrews Place, Nashville, TN 27204
Address of Property

Land in Davidson County, Tennessee, being Lot No. 10 on the Plan of St. Andrews Place, A Planned Unit Development, of record in Book 6250, page 909, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Citizens and Southern Mortgage Corporation by Successor Trustee's Deed from Peter Weiss, Successor Trustee, of record in Book 8462, Page 730, Register's Office for Davidson County, Tennessee.

EXHIBIT B
PERMITTED EXCEPTIONS
TO DEED

1. Rights of parties in possession.

2. Governmental rights of police power or eminent domain unless notice of the exercise of such rights appears in the public records as of the date hereof; and the consequences of any law, ordinance or governmental regulation including, but not limited to, building and zoning ordinances.

3. Defects, liens, encumbrances, adverse claims or other matters 1) not known to the Grantor and not shown by the public records but known to the Grantee as of the date hereof and not disclosed in writing by the Grantee to the Grantor prior to the date hereof; 2) resulting in no loss or damage to the Grantee; or 3) attaching or created subsequent to the date hereof.

4. Visible and apparent easements and all underground easements, the existence of which may arise by unrecorded grant or by use.

5. Any and all unrecorded leases, if any, and rights of parties therein.

6. Taxes and assessments for the year of closing and subsequent years and subsequent assessments for prior years due to a change in use or ownership.

7. All valid and enforceable covenants, liens, encumbrances, defects, easements and other matters as shown on the public record.

8. Restrictions of record in Book 6658, Page 135 and subject to the Declaration of Covenants, Conditions, and Restrictions of record in Book 6856, Page 483 and amended in book 7085, page 528, said Register's Office, which sets forth assessments, liens and other matters and to which reference is hereby made for more particulars. The policy will insure that said restrictions have not been violated and that a future violation thereof will not effect a forfeiture or reversion of title.

9. The Plan of record in Book 6250, Page 909, said Register's Office, which shows a 30 and 5 foot minimum building setback line from St. Andrews Place and the Southeasterly line, respectively, and a 10 foot easement for public utility, drainage and access purposes along the northerly line of said lot and a 2.5x25 foot utility anchor easement located on the northwesterly corner of said lot and a 20 foot easement for landscaping purposes along the rear line of said lot. The policy will insure that said setback line has not been violated and that a future violation thereof will not effect a forfeiture or reversion of title.

10. Subject to easement for ingress and egress of record in Boo 7342, page 549, Register's Office for Davidson County, Tennessee.

11. Subject to easement for Water rights set forth in instrument of record in Book 1141, page 378, Register's Office for Davidson county, Tennessee.

12. Subject to easement for gas line set forth in instrument of record in Book 1848, page 460, Register's Office for Davidson County, Tennessee.

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13. Subject to Storm Water Detention Agreement of record in Book 6737, page 876, Register's Office for Davidson County, Tennessee.

14. Mortgage Loan Inspection by John Kohl & Co., P.C. dated April 10, 1992 discloses that the concrete drive encroaches on the 10 foot public utility drainage and access easement, 20 foot existing public utility easement and the adjoining property. The policy will insure the Insured against any loss or damage which the Insured shall sustain by reason of any final judgment enforcing the removal of said encroachment as shown on said mortgage loan inspection. Nothing herein contained shall, however, be construed to extend the total liability of the Company above the face amount of the policy.

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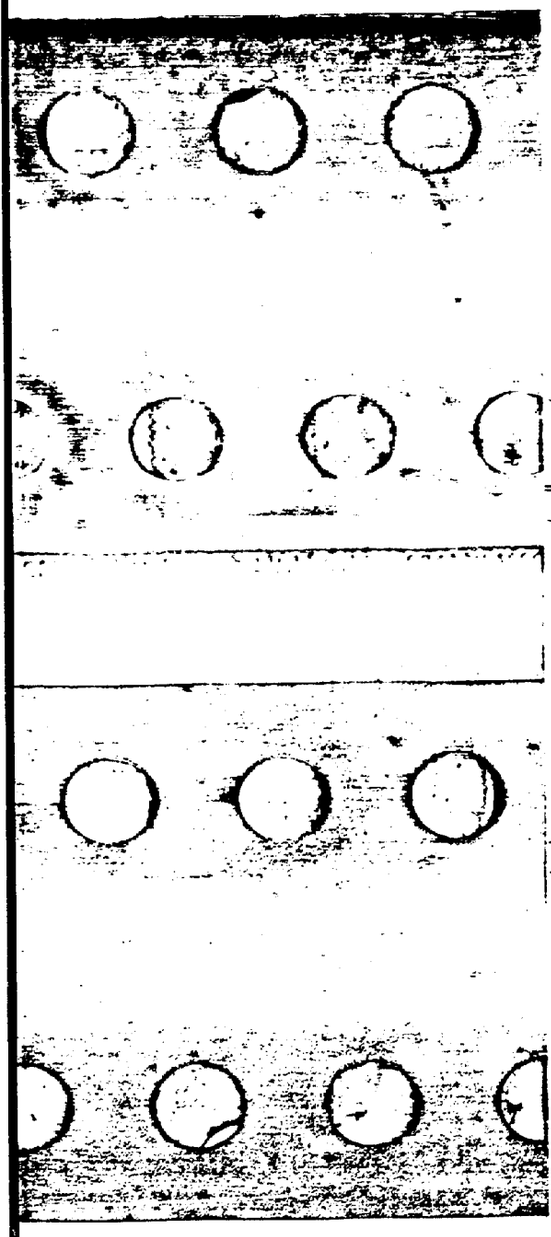
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IDENTIF. TREFERENCE

APR 24 4 25 PM '92

FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY TN.

MLL\DEBORAH\SOUCAZZE.DT



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

RECEIVED OF _____

FOR _____

BOOK 8609 PAGE 995

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 153000.00
CON TX 566.10
PRFEE 1.00
WDEED 18.00
TOTAL 585.10
CHECK 585.10

04/24/92 01 16:25 0001 3951

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

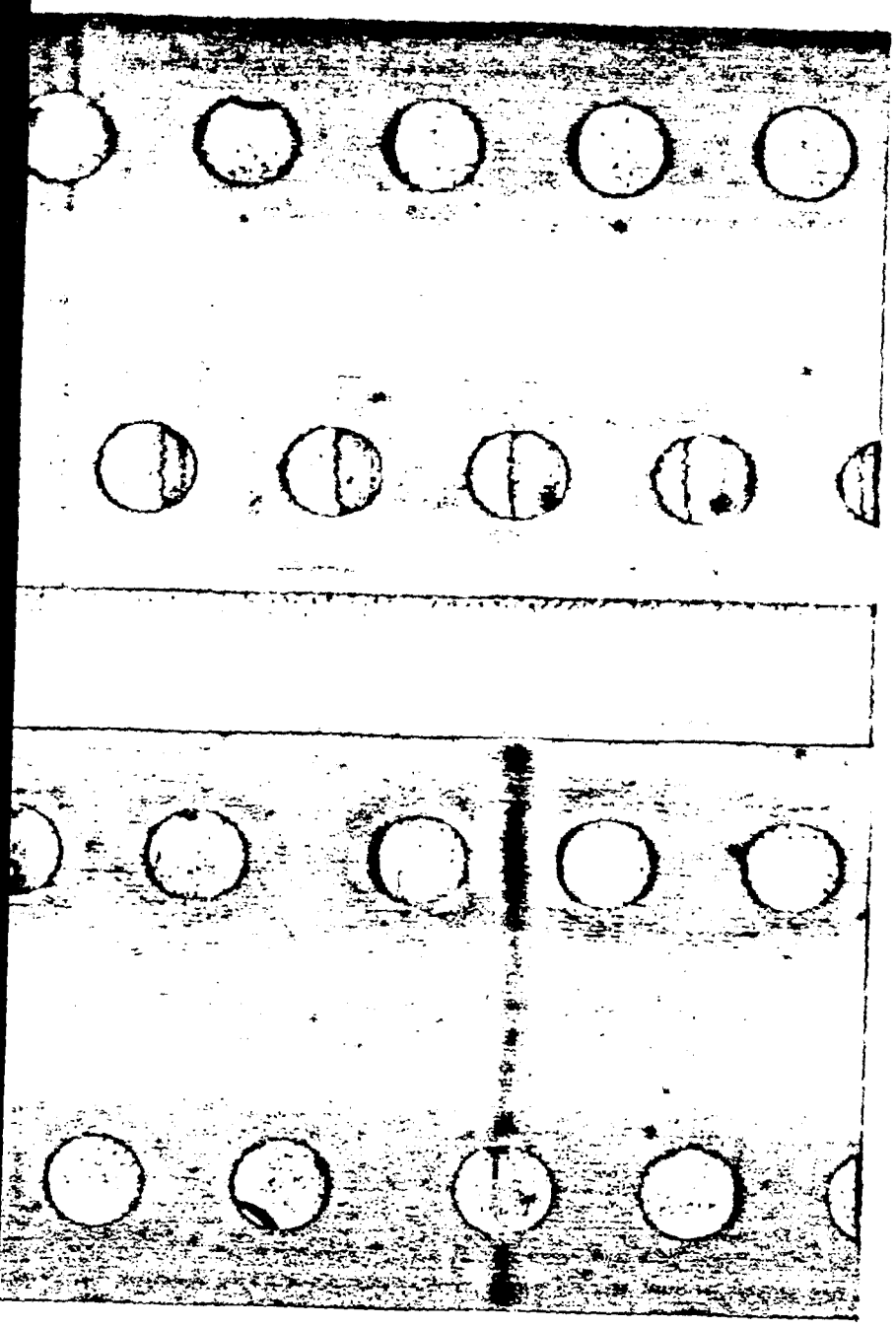
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IDENTIF. REFERENCE

APR 24 4 25 PM '92

FELIX Z. WILSON, II
DAVIDSON COUNTY TN.

No. 524759



4-24-92

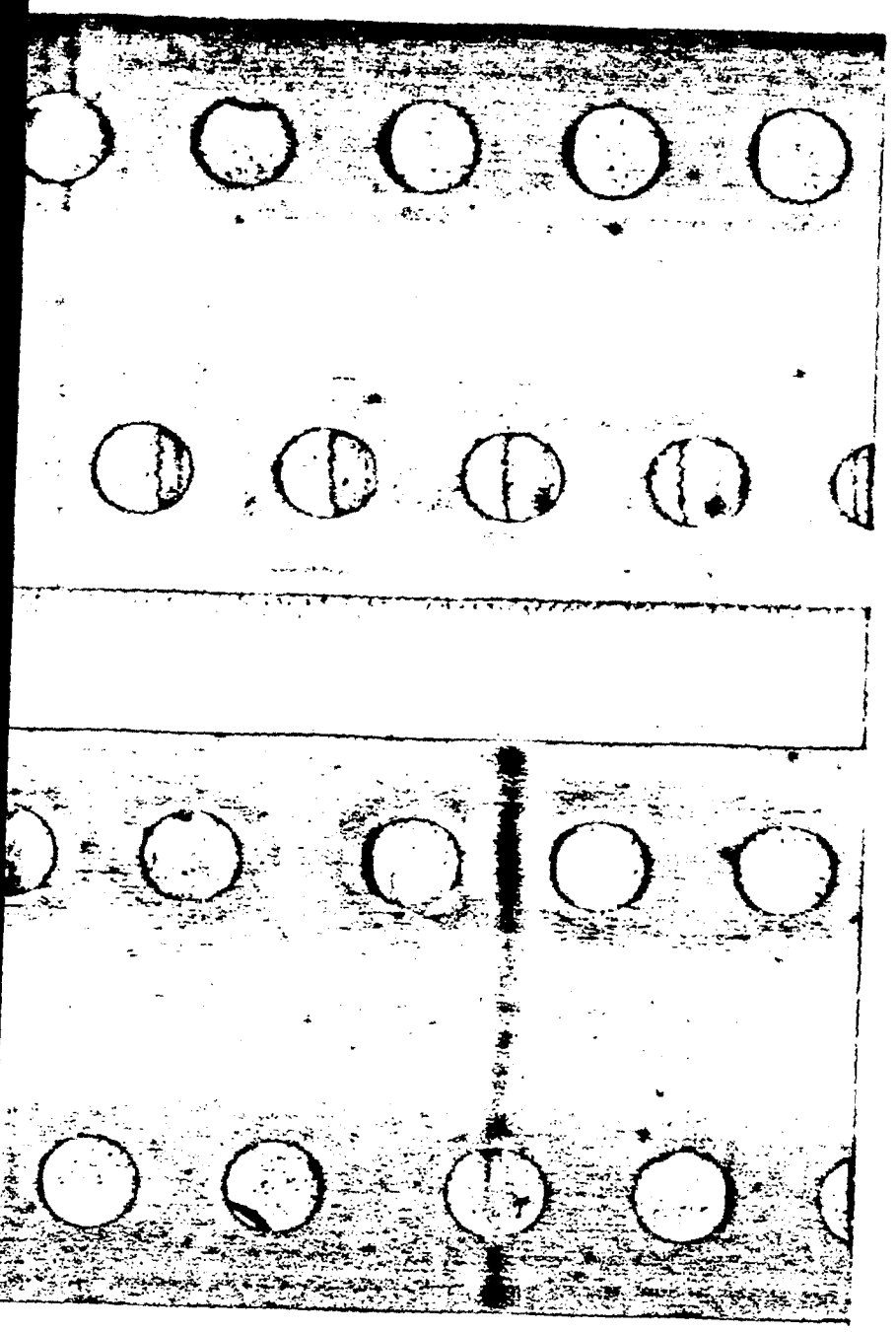
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BOOK 8609 PAGE 996

BOOK 8609 PAGE 997

BOOK 8609 PAGE 998

BOOK 8609 PAGE 999



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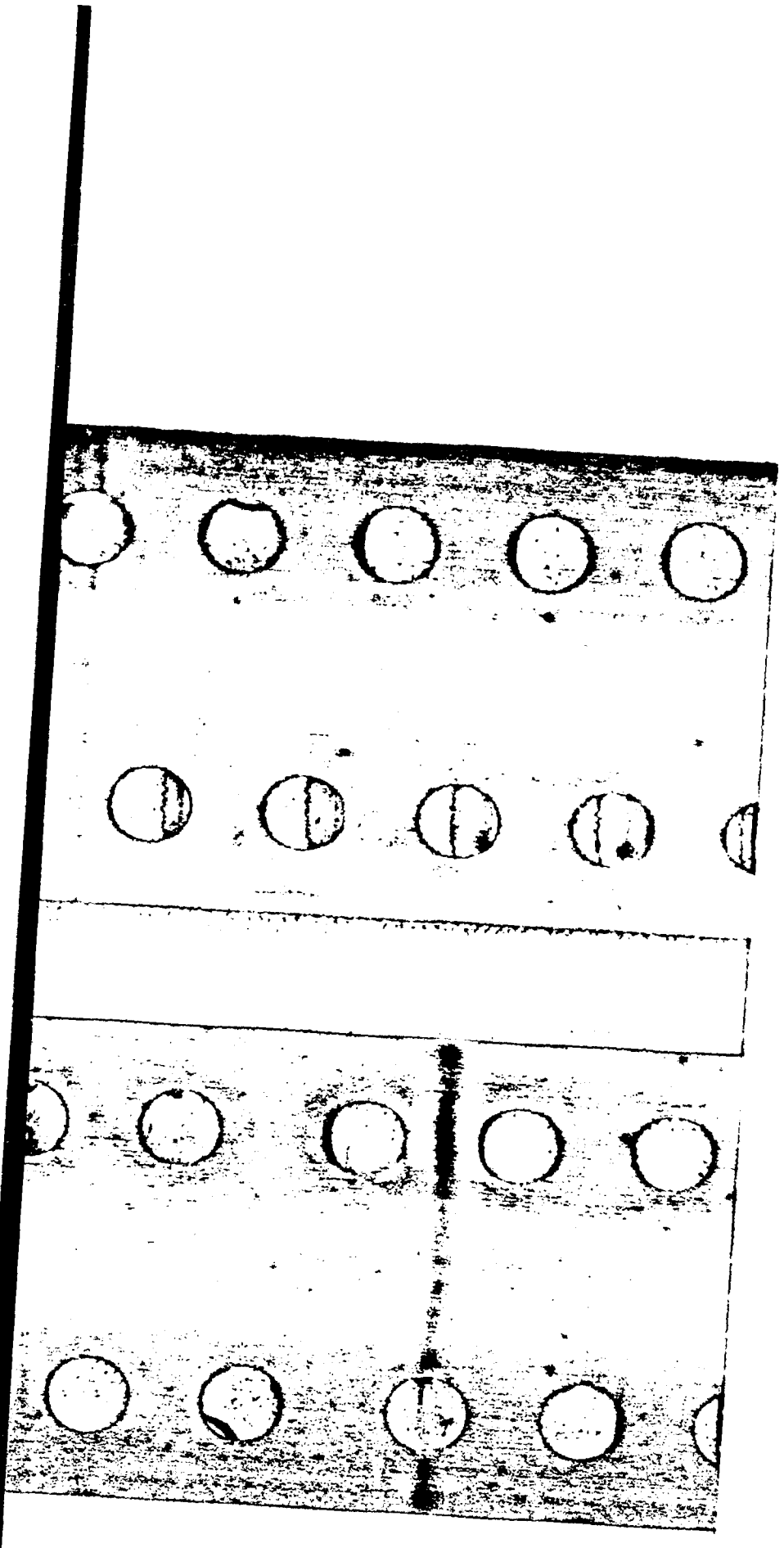
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BOOK 8609 PAGE 998

BOOK 8609 PAGE 999



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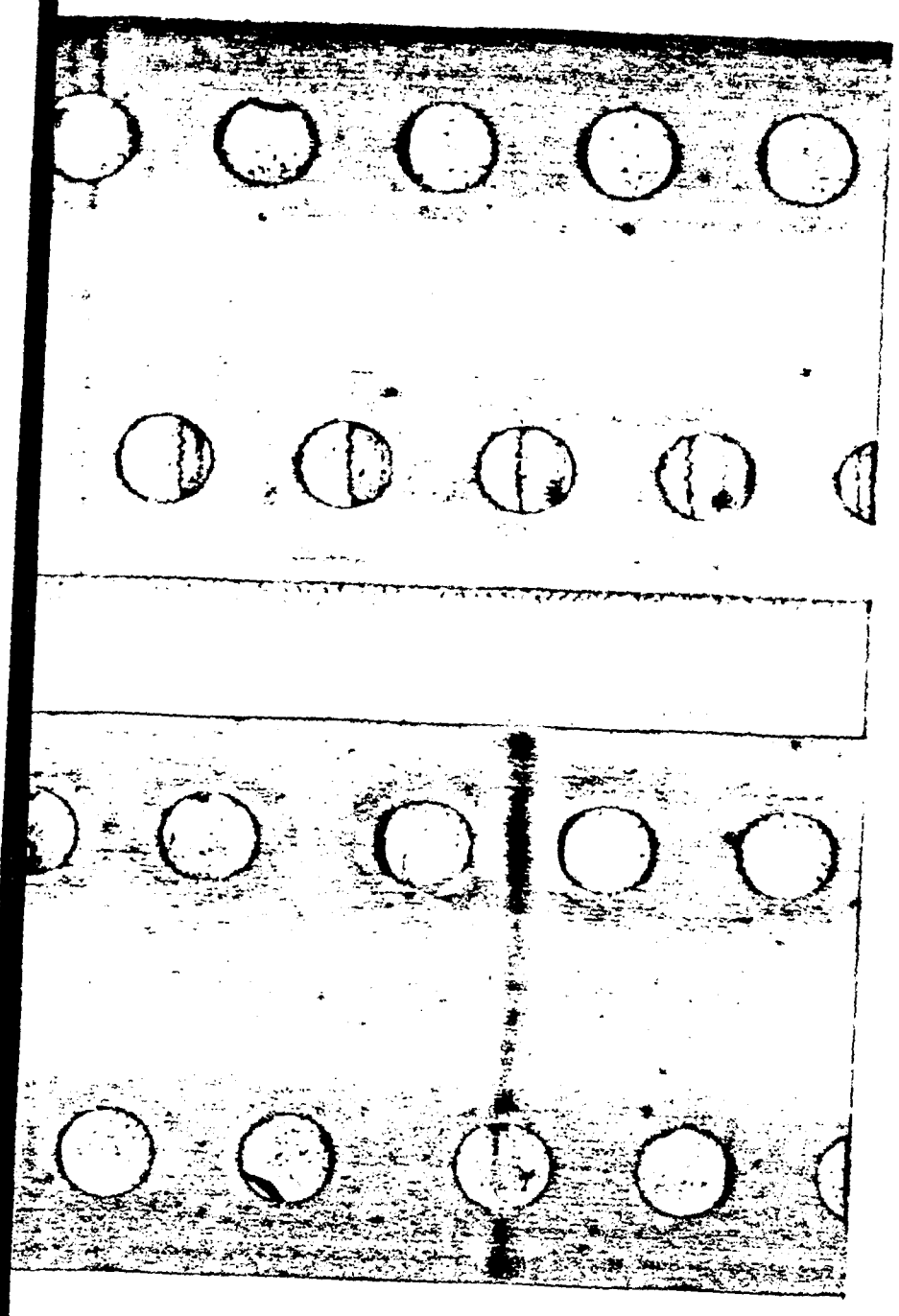
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BOOK 8609 PAGE 996

BOOK 8609 PAGE 997

BOOK 8609 PAGE 998

BOOK 8609 PAGE 999



4-24-92
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BOOK 8609 PAGE 996

BOOK 8609 PAGE 997

BOOK 8609 PAGE 998

BOOK 8609 PAGE 999