File Box 49

BOOK 8811 PAGE 939 92-16200

AFTER RECORDING RETURN TO:
Lawyers Title Insurance Corporation
424 Church Street - Suite 200
Nashville, TN 37219

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.
Raymond M. Hamdan	Same	91-8-283
925 40th Avenue, North		91-8-284
Nashville, TN 37209		

THE STATE OF TENNESSEE §
§
COUNTY OF Davidson §

The actual consideration or value, whichever is greater, for this transfer is $ 2,000.00.

John O. Dunn
Affiant (Grantee)

Subscribed and sworn to before me, this the 11th day of December, 1992.

[Official Seal]

Notary Public

My Commission Expires: 1/23/94

LOVELLE J. HATHERLY NOTARY PUBLIC LARGE STATE OF TENNESSEE

SPECIAL WARRANTY DEED

NATIONSBANK OF TENNESSEE, a Tennessee banking corporation, formerly known as Sovran Bank/Nashville ("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 RAYMOND M. HAMDAN ("Grantee") in fee simple, his 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

RECORDER'S MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

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, IF NOT DEFINED THEREIN, MEANING ANY SUBSTANCES OR MATERIALS WHICH ARE NOW OR HEREAFTER CLASSIFIED OR CONSIDERED TO BE HAZARDOUS OR TOXIC UNDER STATE, FEDERAL OR MUNICIPAL LAWS, RULES, ETC. OR THE COMMON LAW, OR ANY OTHER APPLICABLE LAWS RELATING TO THE PROPERTY, 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 30th day of November, 1992.

ATTEST:

NATIONSBANK OF TENNESSEE, a Tennessee banking corporation

NATIONSBANK OF TENNESSEE SEAL STATE OF TENNESSEE

Asst. Secretary

By: Sue S Harshman

Name: Sue S. Harshman

Title: Vice President

G:\WP\TNFORM\DEED.SW1

BOOK 8811 PAGE 941

STATE OF NORTH CAROLINA §
§
COUNTY OF MECKLENBURG §

Before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared Sue S. Harshman 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 Assistant 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 Sue S. Harshman as such Vice President and Linda E. Landers as such Ass't secretary.

Witness my hand and seal, in Charlotte, North Carolina, this the 30th day of November, 1992.

NOTARY [Official Seal] PUBLIC

Deanna L. Zumbo
Notary Public, State of North Carolina

My Commission Expires: 6/5/95

G:\WP\TNFORM\DEED.SW1

EXHIBIT "A"
LEGAL DESCRIPTION

LAND in Davidson County, Tennessee, being more particularly described as follows:

TRACT NO. 1:

Being part of Lot No. 2 on the Subdivision of Lot No. 27, etc. of the Clifton Plan, as of record in Book 161, page 68, Register's Office for said County, described according to a survey made by Stephen A. Draper, Surveyor, June 30, 1953, as follows:

Beginning at the intersection of the center line of Albion, formerly Walker Street, and 40th Avenue North, formerly Clifton Street, thence with the center of Albion Street, westwardly 164 feet, more or less, to the corner of Lots Nos. 2 and 3; thence with the line between said two lots, south 14 deg. 17' west 109.8 feet to the northwest corner of the property conveyed to Jake Stein and wife, by deed from Julia Armstrong Burton Harris, of record in Book 2152, page 154, said Register's Office; thence with the northerly line of said Stein property, North 61 deg. 16' East 155.8 feet to the westerly margin of 40th Avenue, North, the northeast corner of said Stein property; continuing in the same direction 33 feet, in all 188.8 feet in the center of 40th Avenue, North; thence with the center of said Avenue, northwestwardly 57 feet to the beginning.

TRACT NO. 2:

Being part of Lot No. 2 on the subdivision of Lot No. 27 etc. of the Clifton Plan, as of record in Book 161, page 68, Register's Office for said County, described according to a survey made by Stephen A. Draper, Surveyor, June 30, 1953, as follows:

Beginning on the westerly margin of 40th Avenue North, formerly Clifton Avenue, at a point 46 feet south of the Southwest corner of said Avenue and Albion Street; thence south 61 deg. 16' west 155.8 feet; thence south 14 deg. 17' west 135.2 feet; thence north 61 deg. 16' east 45 feet; thence north 30 deg. 15' east 50 feet; thence north 61 deg. 16' east 150 feet to the westerly margin of 40th Avenue North; thence with said Avenue northwardly 80 feet to the beginning.

Being the same property conveyed to Sovran Bank / Tennessee n/k/a NationsBank by Deed of Record in Book 8426, page 705, 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. Any discrepancies, conflicts, encroachments, servitudes, shortages in area and boundaries or other facts which a correct survey would show.

9. Title to that portion of the insured property within the bounds of Albion and 40th Avenue North (Tract 1).

7.30 7.3:

IDENTIFICATION REFERENCE:

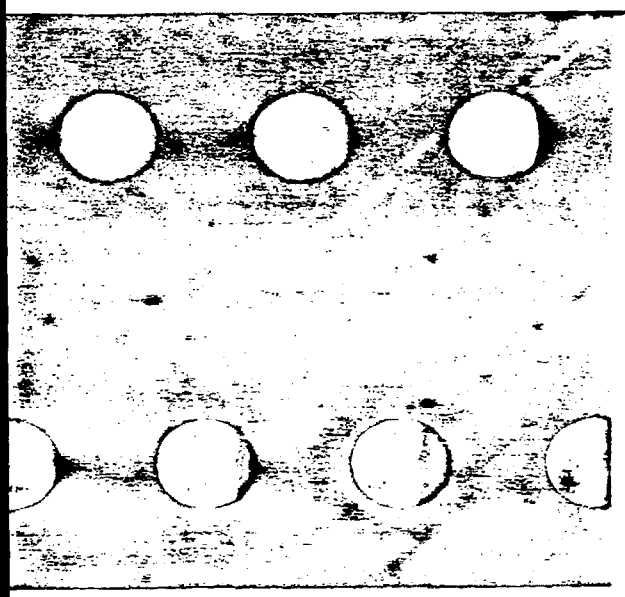
Dec 11 2 35 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

1007 12/11 0101 03CHECK 28.40

SBK
Initials

G:\WP\TNFORM\DEED.SW1



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

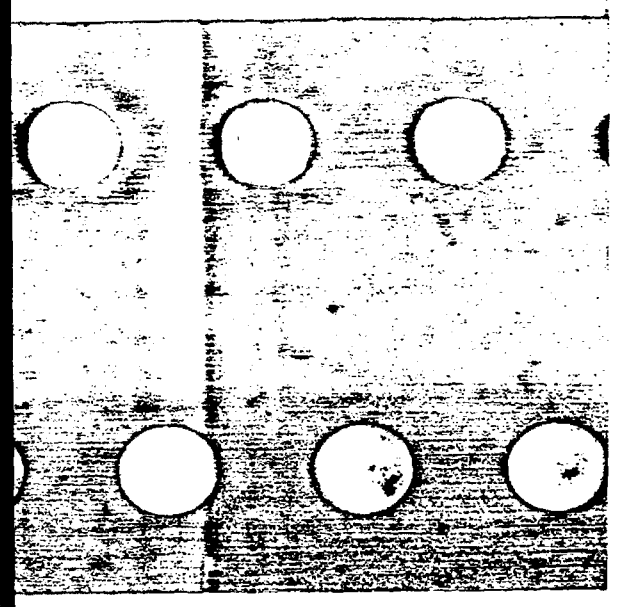
RECEIVED OF _____

FOR _____

BOOK 8811 PAGE 944

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	2000.00
CON TX	7.40
PRFEE	1.00
WDEED	20.00
TOTAL	28.40
CHECK	28.40

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 12/11/82 01 1007

7.30 7.3

IDENTIFICATION

DEC 11 2 35 PM '82

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 600217