PREPARED BY:
Legal Department of
Home Federal Bank, FSB
2112 North Roan Street
Johnson City, TN 37601

SPECIAL WARRANTY DEED

THIS INDENTURE made and entered into on this the 7th day of April, 1993, by and between HOME FEDERAL BANK, FSB (formerly Home Federal Savings and Loan Association of Upper East Tennessee), a Corporation organized and existing under the laws of the United States of America with offices and principal place of business at 2112 North Roan Street, Johnson City, Tennessee, Party of the First Part, and KELLY M. CLEMENTS, III and wife, SHELIA L. CLEMENTS, Parties of the Second Part;

W I T N E S S E T H :

THAT FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid, and other good and valuable consideration, receipt of which is hereby acknowledged, the party of the First Part has bargained and sold and by these presents does transfer and convey unto the Parties of the Second Part, their heirs and assigns, the following described property, situate, lying and being in Davidson County, Tennessee, and more particularly described as follows, to-wit:

UNIT D-8 of Harding Place Condominium created under Title 66, Chapter 27, Section 101 et seq., as amended, Tennessee Code Annotated, as established by a Master Deed, of record in Book 6104, Page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the Plat of Harding Place Condominium of record in Book 5200, Page 571, said Register's Office, for a more complete identification and description of such Unit.

BEING the same property conveyed to Home Federal Savings and Loan Association of Upper East Tennessee (now Home Federal Bank, FSB) by Trustee's Deed dated the 13th day of September, 1990, from John N. Popam, IV, Substitute Trustee, of record in Book 8866, Page 326, Register's Office for Davidson County, Tennessee.

FOR TAX ASSESSORS PURPOSE ONLY: The above property is shown on Tax Assessors Map-Parcel No. 147-3-A54.

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estates, title and interest thereto belonging

to the Parties of the Second Part, their heirs and assigns, forever.

The Party of the First Part covenants with the Parties of the Second Part that it has not done or suffered any act to encumber said property; that the title thereto it will forever warrant and defend against the lawful claims and demands of all persons whomsoever claiming by, through or under it but not further or otherwise.

This conveyance is subject to all valid restrictive covenants and easements, if any of record.

It is understood and agreed that the Parties of the Second Part accept the condominium located on the heretofore described property "as is" and acknowledge that no representations, warranties, express or implied, have been made by the Party of the First Part as to such condominium aforesaid.

IN TESTIMONY WHEREOF, the Party of the First Part, a corporation, has caused this instrument to be executed by its duly authorized officer on this the day and year first above written.

HOME FEDERAL BANK, FSB

By: Mark T. Mayfield
Executive Vice President

ATTEST:
Lena D. Patrick
Asst. Secretary

The legal description and state of title of the property have been furnished to the draftsman by the Grantor, by third parties or from the records. The draftsman assumes no liability as to the accuracy thereof.

STATE OF TENNESSEE
COUNTY OF WASHINGTON

Personally appeared before me, the undersigned authority, a notary public in and for the State and County aforesaid, Sarah L. Meyerrose, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath, acknowledged herself/himself to be the Executive Vice- President of Home Federal Bank, FSB, the within named bargainor, a corporation, and that she/he as such Executive Vice- President, being authorized so to do, executed the within instrument for the purposes therein contained by signing the name of the corporation by herself/himself as Executive Vice-President.

WITNESS my hand, at office, this the 7th day of April, 1993.

Janet A. Conner
Notary Public

JANET A. CONNER NOTARY PUBLIC WASHINGTON CO. TENN.

My commission expires:

January 29, 1995

STATE OF TENNESSEE
COUNTY OF Williamson

I, or we, hereby swear or affirm that the actual consideration for this transfer, or value of the property transferred, whichever is greater, is $5,500.00, which amount is equal to or greater than the amount which the property or interest in property transferred would command at a fair and voluntary sale.

Kelly M. Clements, III
Affiant

Subscribed and sworn to before me this the 07th day of April, 1993.

Notary Public or Register
Ruth M. Foran

RUTH M. FORAN NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My commission expires:
July 22, 1995

PROPERTY OWNER:

Name: KELLY M. CLEMENTS, III
Address: 5337 Eulala Drive
Nashville, TN 37211

PERSON OR AGENCY RESPONSIBLE FOR PAYMENT OF REAL PROPERTY TAXES:

Name: SAME
Address:

IDENTIFICATION REFERENCE

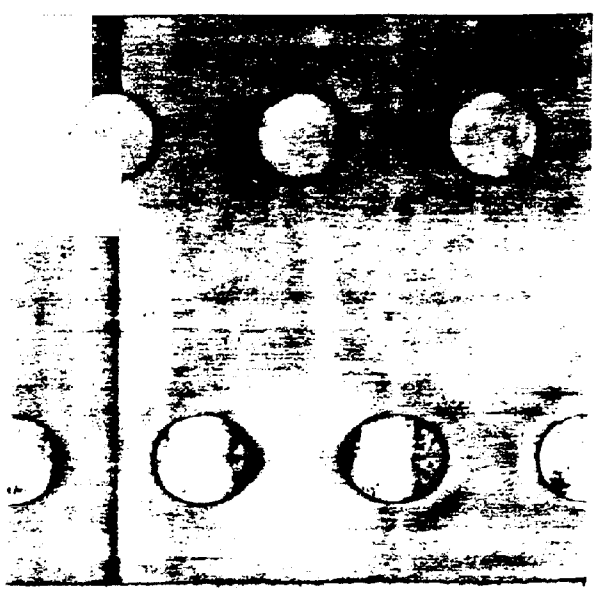
APR 15 10 13 AM '93

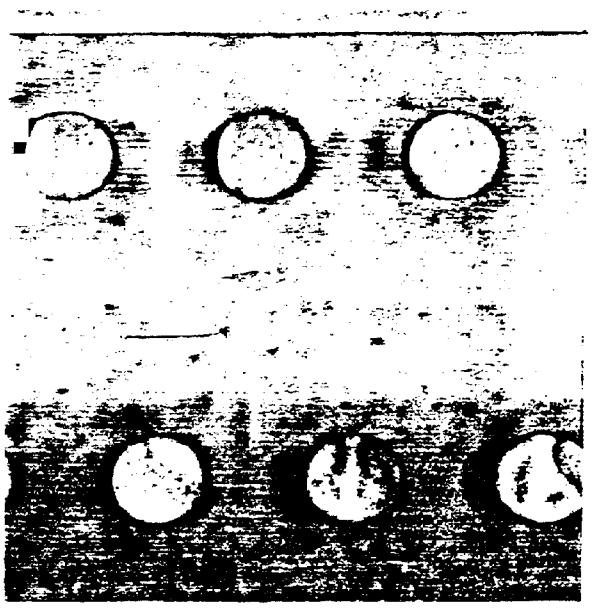
JAMES L. WILSON, II REGISTER DAVIDSON COUNTY, TN

MAIL ENV.

581 04/15 0101 03CHECK 33.35

09939





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

RECEIVED OF _____

FOR _____

BOOK 8917 PAGE 35

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	5500.00
			CON TX	20.35
			PRFEE	1.00
			WDEED	12.00
			TOTAL	33.35
			CHECK	33.35
04/15/93	01		10:13 0001	5816

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

09939

IDENTIFICATION REFERENCE

APR 15 10 13 AM '93

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No640572