AFTER RECORDING RETURN TO:
Metropolitan Escrow, Inc.
25 Century Blvd., Suite 202
Nashville, TN 37214

Prepared by: Out of State (DWB)
Amresco
101 North Tryon Street
Charlotte, NC 28255

BOOK 9024 PAGE 325

Address of New Owner:	Send Tax Bills To:	Map-Parcel No.
Jacob M. Cochran and Lisa C. Cochran 1105 Arbor Creek Way Nashville, TN 37217	Jacob M. Cochran and Lisa C. Cochran 2407 Magna Carta Place Huntsville, Alabama 35803	Map 160-11-B; 7

FILE BOX 45

THE STATE OF TENNESSEE §
§
COUNTY OF DAVIDSON §

The actual consideration or value, whichever is greater, for this transfer is $23,500.00.

Affiant (Grantee)

Affiant (Grantee)

Subscribed and sworn to before me, this the 23rd day of July, 1998.

[Official Seal]

Notary Public

My Commission Expires: 5-24-97

SPECIAL WARRANTY DEED

7709 07/28 0101 030HECK 107.95

NATIONSBANK OF TENNESSEE, N.A., formerly known as NationsBank of Tennessee, successor by merger to 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, and CONVEYED and does hereby GRANT, SELL, and CONVEY unto Jay M. Cochran and LISA C. COCHRAN (collectively, "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.

EXCEPT FOR THE LIMITED WARRANTY OF TITLE HEREIN CONTAINED, 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 PETROLEUM HYDROCARBONS, RADON GAS OR HAZARDOUS MATERIALS, SUBSTANCES OR WASTES AS DEFINED BY ALL APPLICABLE FEDERAL, STATE AND LOCAL LAWS. EXCEPT FOR THE LIMITED 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.

By acceptance of this Special Warranty Deed, Grantee agrees to and accepts all of the foregoing matters.

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 22nd day of July, 1993.

[corporate seal]

ATTEST:

Secretary

NATIONSBANK OF TENNESSEE, N.A.,
a national banking association

By: AMRESCO Institutional, Inc.,
a Delaware corporateion, its
attorney-in-fact

By: _____
Name: Linda E. Landers
Title: Authorized Representative

STATE OF NORTH CAROLINA

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COUNTY OF MECKLENBURG

I, Dora H. Noyes, a Notary Public for said County and State, do certify that Jerri J. Lattimore, personally appeared before me this day and acknowledged that he/she is the Assistant Secretary of AMRESCO Institutional, Inc., a Delaware corporation ("AMRESCO"), as attorney-in-fact for NATIONSBANK OF TENNESSEE, N.A., and that by authority duly given and as the act of AMRESCO, as attorney-in-fact for NATIONSBANK OF TENNESSEE, N.A., the foregoing instrument was signed in its name by its Authorized Representative, sealed with its corporate seal, and attested by himself/herself as its Assistant Secretary, and the said Jerri J. Lattimore, as Assistant Secretary of AMRESCO, being by me duly sworn, says that (i) AMRESCO executed the foregoing and annexed instrument for and on behalf of NATIONSBANK OF TENNESSEE, N.A., (ii) that AMRESCO's authority to execute and acknowledge said instrument is contained in an instrument duly executed, acknowledged and recorded in Book 8949, at Page 222 in the Office of the Register of Deeds in the County of Davidson, State of Tennessee, on the 14th day of May, 1993, and (iii) this instrument was executed under and by virtue of the authority given by said instrument granting AMRESCO power of attorney.

I do further certify the said Jerri J. Lattimore, as Assistant Secretary of AMRESCO, acknowledged the due execution of the foregoing and annexed instrument for the purposes therein expressed for and in behalf of NATIONSBANK OF TENNESSEE, N.A.

Witness my hand and official seal, this the 22nd day of July, 1993.

Dora H. Noyes
Notary Public

[NOTARIAL SEAL]

My Commission Expires:

2/7/98

EXHIBIT A

LAND

BOOK 9024 PAGE 328

Land in Davidson County, Tennessee, being Lot No. 7 on the Plan of Stone Box Creek of record in Book 6900, Page 103, as corrected by Surveyor's Certificate of Correction of record in Book 7048, Page 81, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being a portion of the same property conveyed to NationsBank of Tennessee, by deed from Stephen C. Baker, Substitute Trustee, of record in Book 8741, page 175, Register's Office for Davidson County, Tennessee.

EXHIBIT B

PERMITTED EXCEPTIONS

BOOK 9024 PAGE 329

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, subdivision, 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; or 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 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. All matters which would be disclosed by a personal inspection of the Property or by a current, accurate, physical survey of the Property.

9. Rights of dower, homestead or other marital rights of the spouse, if any, of any individual insured.

10. Restrictions upon the use of the premises not appearing in the chain of title to the land.

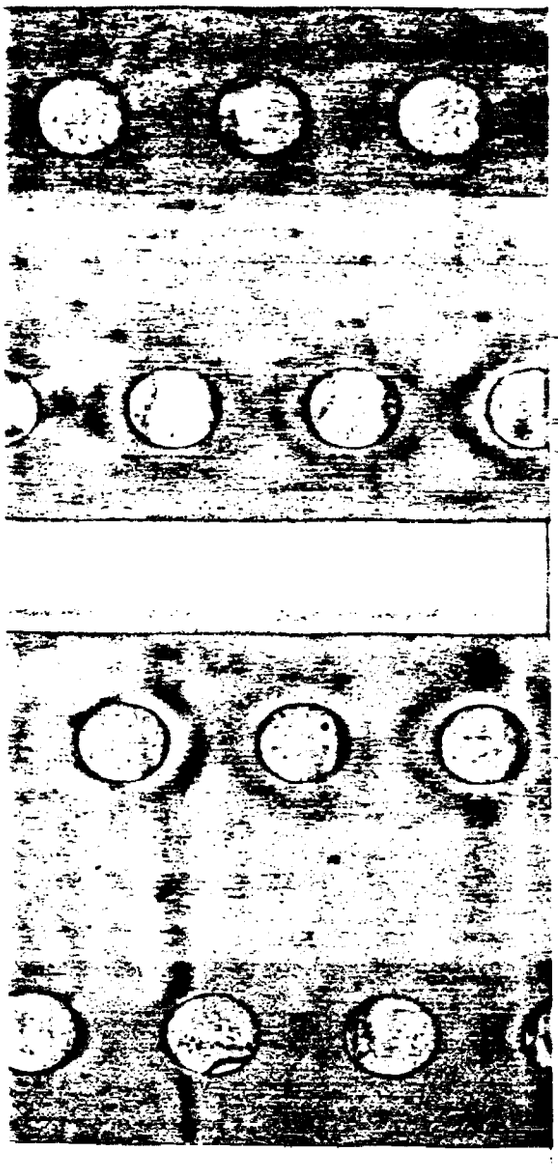
11. Sanitary Sewers and/or Storm Drainage Easement of record in Book 4952, Page 185, Register's Office for said County.

12. Easement of record in Book 971, Page 378, Register's Office for said County.

13. Easement of record in Book 4952, Page 178, Register's Office for said County.

14. Restrictive covenants of record in Book 7022, Page 556, amended in Book 7267, Page 329, Register's Office for said County.

Initials



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

RECEIVED OF _____

FOR _____

BOOK 9024 PAGE 330

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 23500.00
CON TX 86.95
PRFEE 1.00
WDEED 20.00
TOTAL 107.95
CHECK 107.95

07/26/93 01 10:47 0001 7708

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

45511
IDENTIFICATION REFERENCE

93 JUL 26 AM 10:47
REGISTER'S OFFICE
DAVIDSON COUNTY, TN

No. 678065