This Instrument Prepared By: David M. Smythe
Second Floor, Pilcher Building
144 Second Avenue, North
Nashville, TN 37201
(615) 255-4849

SPECIAL WARRANTY DEED

Address New Owner(s) As Follows: Send Tax Bills To: Map-Parcel Nos.

Walter J. Richards
Carolyn W. Richards
801 Lynwood Boulevard
Nashville, TN 37205

220 Athens Way, Suite 405
Nashville, Tennessee 37228

Map 130-7
Parcel No. 34

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $475,000.00.

James E. Matthews VP
Affiant

Subscribed and sworn to before me, this 10th day of July, 1996.

Susan Short Jones
Notary Public

SUSAN SHORT JONES NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

My Commission Expires: My Commission Expires SEPT. 27, 1997

FOR AND IN CONSIDERATION of the sum of $475,000.00, cash in hand paid, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, First American National Bank (hereinafter "Grantor") has this day bargained and sold, and does hereby transfer and convey unto Walter J. Richards and wife, Carolyn W. Richards, (hereinafter "Grantees"), their successors, heirs and assigns, certain real estate in Davidson County, Tennessee, described as follows:

Being Lot No. 2 on the Resubdivision of Lots 24, 25, 26, 27, 28 and 29 on the Revised Plan of New Golf Club Subdivision, as of record in Book 4300, Page 199, and corrected by Surveyors Certificate of Correction, in Book 4662, Page 427, Register's Office for said County.

Said Lot No. 2, which is a corner lot, fronts 248.8 feet on the southerly margin of Harding Place and fronts 254.0 feet on the westerly margin of Lynwood Boulevard, and extends back 243.2 feet on the southerly line and 216.3 feet on the westerly line to a point of intersection.

Being the same property conveyed to First American National Bank by Substitute Trustee's Deed of record in Book 9964, Page 172, Register's Office for Davidson County, Tennessee.

This is improved property with a mailing and street address of 801 Lynwood Boulevard, Nashville, Tennessee.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest to the said Grantees, their successors and assigns forever, and Grantor covenants that it is lawfully seized and possessed of said real estate, has good right to convey it, and that same is unencumbered except for those encumbrances of record, including, but not limited to, the following:

1. All Davidson County and Belle Meade ad valorem property taxes for 1996 for the property. Grantees assume all 1996 ad valorem taxes for the property through date of deed.

2. All matters which would be disclosed by a survey; and

3. All easements, restrictions, setback requirements, or other conditions of record in the Davidson County Register of Deeds Offices.

Grantor further covenants and binds itself, its successors and representatives to specially warrant and defend the title of said property only to the extent and from the date the Grantor acquired the subject property, to the said Grantees, their successors and assigns against the lawful claims of all persons claiming by, through or under Grantor.

IN WITNESS WHEREOF Grantor has executed this instrument by causing its name to be signed by a duly authorized officer this 9th day of July, 1996.

FIRST AMERICAN NATIONAL BANK

By: James E. Martin

Title: Vice President

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Before me, Patrica Carter, a Notary Public for the State of County aforesaid, personally appeared James E. Martin with whom I am personally acquainted, and who, upon oath, acknowledged himself to be a Vice President of First American National Bank, the within named bargainor, a corporation, and that he as such Vice President being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Vice President.

Witness my hand and official seal at office this 9th day of July, 1996.

Patrica A. Carter
Notary Public

My Commission Expires: May 28, 2000

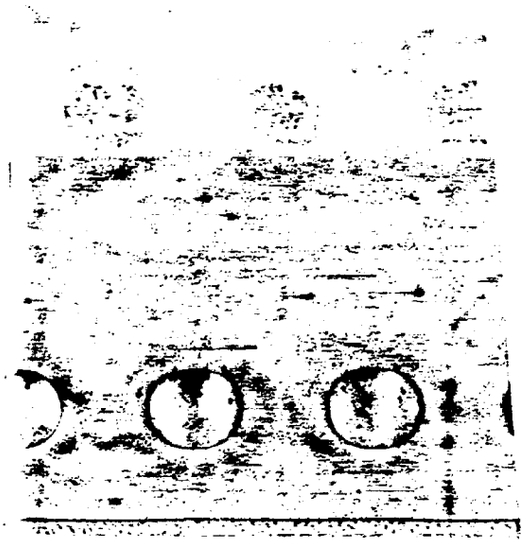
PATRICA A. CARTER NOTARY PUBLIC DAVIDSON COUNTY, TN

020145
IDENTIFICATION REFERENCE

96 JUL 10 PM 2:27

2

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



RECEIVED OF _____

FOR _____

BOOK 10117 PG 11

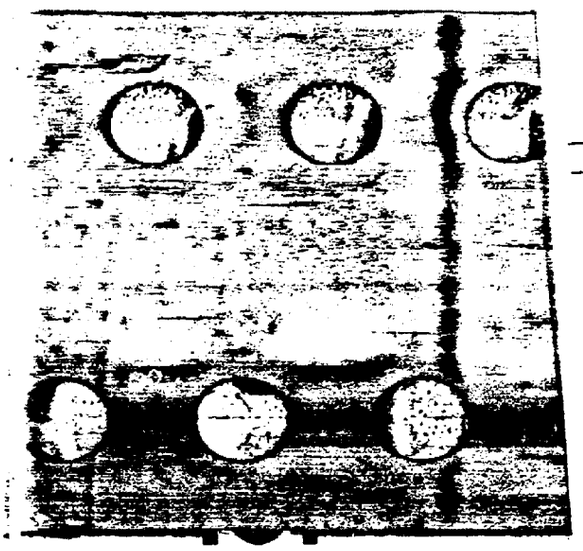
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	475000.00
CON TX	1757.50
PRFEE	1.00
WDEED	8.00
TOTAL	1766.50
CHECK	1766.50

07/10/96 01 14:35 0001 3628

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0202145
IDENTIF. ↑ REFERENCE

96 JUL 10 PM 2:27

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 1061331