This Instrument Prepared By:

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

SPECIAL WARRANTY DEED

BOOK 10797 PG 577

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

Victor Norman Gregory, Sr.
323 Kimberly Court
Mt. Juliet, TN 37122

PNC Mortgage Corp of America
75 North Fairway Drive
Vernon Hills, IL 60061

Map 74-04
Parcel 24.00

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $84,000.00.

Victor Norman Gregory Sr.
Affiant

Subscribed and sworn to before me, this 9th day of February, 1998.

Notary Public

My Commission Expires: 5/23/98

FOR AND IN CONSIDERATION of the sum of $84,000.00, 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 Victor Norman Gregory, Sr. (hereinafter "Grantee"), his successors, heirs and assigns, certain real estate described as follows:

Land in Davidson County, Tennessee, being Lot No. 1059, on the Plan of Hermitage Hills, Section 10, as of record in Book 3600, Page 50, Register's Office for said County.

Said Lot No. 1059 fronts 83 feet on the northwesterly margin of Jacksonian Drive and runs back between lines measuring 222 feet on the northeasterly line and 219.45 feet on the southwesterly line, to a dead line in the rear measuring 79.15 feet thereon.

Being the same property conveyed to First American National Bank by Substitute Trustees Deed of record in Book 10629, Page 892, Register's Office for Davidson County, Tennessee.

This is improved property with a mailing and street address of 120 Jacksonian Drive, Hermitage, Tennessee 37076.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest to the said Grantee, his 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 Metropolitan Davidson County ad valorem taxes for 1998 for the property are to be pro-rated through date of Deed. All earlier ad valorem taxes for the property to be paid by Grantor;

2. All matters which would be disclosed by a survey of the property;

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

4. Grantee agrees he is purchasing the property "AS IS" and without any warranties, except the warranties contained in this Deed and the one-year warranty being purchased as part of this Closing. Grantee expressly disclaims and waives any application of the Tennessee Residential Property Disclosure Act set out in T.C.A. § 66-5-201 et. seq. and the same shall not apply to this purchase.

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 Grantee, his 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 6th day of FEBRUARY, 1998.

FIRST AMERICAN NATIONAL BANK

By: James E. Martin

Title: Vice President

MAIL ENV. 04016646 IDENTIF. & REFERENCE

98 FEB 18 AM 9:31

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

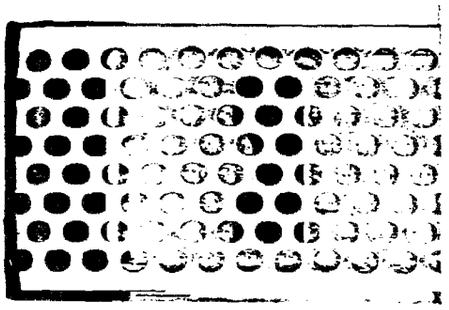
Before me, Patrica A. Carter, a Notary Public for the State of County aforesaid, personally appeared James E. Martin with whom I am personally acquainted, and who, upon oath, acknowledged himself to be a Vice President of First American National Bank, the within named bargainor, a corporation, and that 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 James E. Martin.

Witness my hand and official seal at office this 5th day of February, 1998.

Patrica A. Carter
Notary Public

My Commission Expires: My Commission Expires May 28, 2000

4411 02/18/98 0101 03CHECK 319.00



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

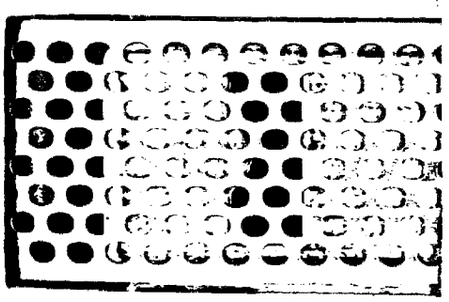
BOOK 10797 PG 579

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	84000.00
CON TX	310.80
PRFEE	1.00
WDEED	8.00
TOTAL	319.80
CHECK	319.80

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 0501 4411



0401646
IDENTIF. ✦ REFERENCE

98 FEB 18 AM 9:31

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 1254918