PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law
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BOOK 10910 PG 264

W & I Ref: (ljh) Title No: 39845
Dav. Co. File: Box 8

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Craig T. Lewis 720 Sweetwater Circle Old Hickory, TN 37138	Countrywide Home Loans 718 Thompson Lane Suite 114 Nashville, TN 37204

TAX MAP-PARCEL NUMBERS: 164-15-A-017

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$ 128000.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Kristy L. Nicholson, unmarried,** hereinafter called the **Grantor,** has bargained and sold, and by these presents does hereby transfer and convey unto **Craig T. Lewis** hereinafter called the **Grantee,** Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 48 on the Plan of Plantation Walk, Section One, Revision One, of record in Plat Book 7900, page 697, as amended by Surveyor's Certificate of Correction of record in Book 9432, page 449, said Register's Office.

SAID Lot No. 48 fronts 87.55 feet on the southeasterly margin of Sweetwater Circle and extends back 110.00 feet on the easterly line and 110.00 feet on the southwesterly line to a dead line in the rear, measuring 38.22 feet thereon.

BEING the same property conveyed to Kristy L. Nicholson by deed from Phillips Builders, Inc., of record in Book 9813, page 742, said Register's Office.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 1998, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 7900, Page 697, as corrected by Surveyor's Certificate of Correction of record in Book 9432, page 449, said Register's Office, which Plan shows a 20 foot minimum building setback line from Sweetwater Circle, together with a designated building site and 10 foot easement for public utility purposes with a 6 inch water line lying therein along the northerly front corner line(s); A 2.5 X 25 foot utility anchor easement located on the northeasterly front corner of said lot.; A 10 foot easement for public utility and drainage purposes along the rear line of said lot and a 3 foot easement for public utility and drainage purposes along the westerly side line; Stormwater Detention Agreement of record in Book 9356, page 959, said Register's Office; The Declaration of Covenants, Conditions and Restrictions of record in Book 9231, page 719, said Register's Office, which sets forth assessments, liens and other matters, to which Declaration reference is hereby made for more particulars. Mortgage Loan Inspection by John Kohl & Co., P.C., dated April 13, 1998, which discloses concrete drive encroaches onto 10 foot public utility easement along the front lot line.

This is improved property, known as: 720 Sweetwater Circle, Old Hickory, TN 37138

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered,

possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs, and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

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WITNESS THE EXECUTION HEREOF this 30th day of April, 1998.

Kristy L. Nicholson

Kristy L. Nicholson

State of Tennessee
County of Davidson

On this 30th day of April, 1998, before me the undersigned authority, personally appeared **Kristy L. Nicholson,** to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: CHRISTY WILKINS IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires 9/18/99

Notary Public

State of Tennessee
County of Davidson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 128000.00

Craig T. Lewis

Affiant

Sworn and subscribed before me on the 30th day of April, 1998.

My Commission Expires: CHRISTY WILKINS IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires 9/18/99

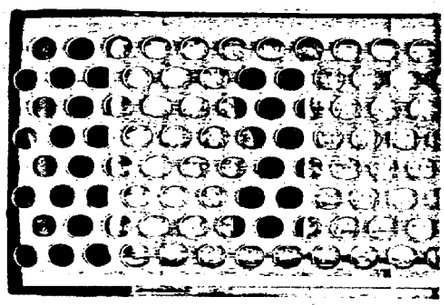
Notary Public

04321192
IDENTIF. & REFERENCE

98 MAY -1 AM 11:03
FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN.

124 05/01 01:01 03CHECK 482.

Wldoc: Deed Wty—12/92



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

RECEIVED OF _____

FOR _____

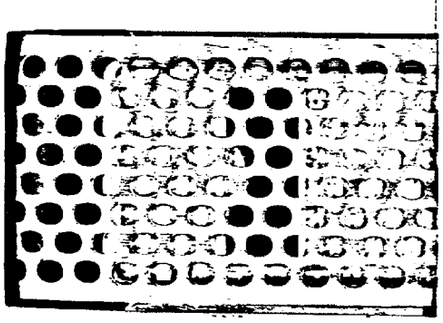
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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 128000.00
CON TX 473.60
PRFEE 1.00
WDEED 8.00
TOTAL 482.60
CHECK 482.60

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK
05/01/98 01 11:06 0001 1241



0432192
IDENTIF. # REFERENCE

98 MAY -1 AM 11:03
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1287322