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WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 277,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 29th DAY OF June 19 98

Notary Public

MY COMMISSION EXPIRES: 1/30/02
(AFFIX SEAL)

ANTHONY DUNCAN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY

THIS INSTRUMENT WAS PREPARED BY
Sidwell & Barrett, P.C., 121 First Ave. Suite 200, Franklin, Tennessee 37064

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Jay R. Slobey, Trustee (NAME)	Franklin American Mortgage (NAME)	MAP 171-8A
1057 Beech Tree Lane (ADDRESS)	214 Overlook Court Ste. 150 (ADDRESS)	PARCEL 79
Brentwood, Tennessee 37027 (CITY) (STATE) (ZIP)	Brentwood, Tennessee 37027 (CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Sandra L. Gaddes and husband, Joseph S. Gaddes, Jr.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Jay R. Slobey, Trustee with full power to convey

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

LAND in Davidson County, Tennessee being Lot No. 79 on the Plan of Cottonport Plantation, Phase II, as of record in Plan Book 6900, page 950, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Sandra L. Gaddes, by deed from John Van Wyckhouse and wife, Karen Van Wyckhouse, of record in Book 9566, page 384, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO:
Declaration of covenants, conditions and restrictions of record in Book 7430, page 784, Book 7897, page 576, and Book 8313, page 761, said Register's Office.

Plan of record in Book 6900, page 950 said Register's Office, shows an Owner's Certificate, certain notes, easements and setback lines.

Taxes for the year 1998 and subsequent years, a lien, but not yet due and payable.

Joseph S. Gaddes, Jr. joins in this conveyance to convey any and all interest he may have in subject property.

unimproved ( )
This is improved (X) property, known as 1057 Beech Tree Lane, Brentwood, Tennessee 37027
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hand s this 29th day of June 19 98

Sandra L. Gaddes

Joseph S. Gaddes, Jr.

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STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Sandra L. Gaddes and husband, Joseph S. Gaddes, Jr.

the bargainor S, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Franklin, Tennessee, this 29th day of June 19 98.

Commission expires 11/19-01

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

Notary Public

9747 07/06 0101 03CHECK 1039.23

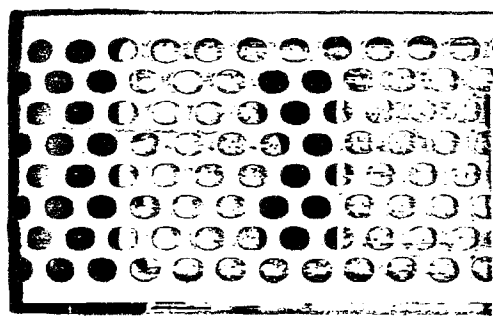
0458904

IDENTIFY A REFERENCE

98 JUL -6 PM 1:41

REGISTER
DAVIDSON COUNTY, TN.

MAIL ENV.



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

RECEIVED OF _____

FOR _____

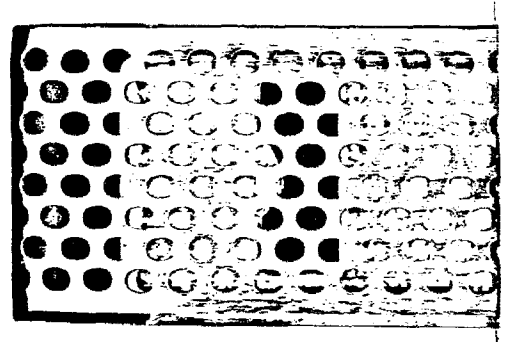
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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
277900.00
CON TX 1028.23
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 1039.23
CHECK 1039.23

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 0001 9747



0458904
IDENTIF. & REFERENCE

98 JUL -6 PM 1:41

REGISTER
DAVIDSON COUNTY, TN.

No. 1315499