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PREPARED BY (AND RETURN TO):

WILKINS & IVEY
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Nashville, Tennessee 37215-0157
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E-mail: wilkins.ivey@worldnet.att.net

W & I Ref: (sk) Title No: 40089
Dav. Co. File: Box 8

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Sharon M. Cummings Clifford Cockerham 208 54th Avenue North Nashville, TN 37219	Countrywide Home Loans 718 Thompson Lane, Suite 114 Nashville, TN 37204

TAX MAP-PARCEL NUMBERS: 103-3-277

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$ 137500.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Myrtle C. Dyer, unmarried,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Sharon M. Cummings and husband, Clifford Cockerham,** 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:**

3435 07/28 01:01 03CHECK 519.75

LAND in Davidson County, Tennessee, being Lot No. 2 on the Plan of Fifty-Fourth Avenue North Subdivision of record in Book 8250, Page 412, Register's Office for said County.

SAID Lot No. 2 fronts 68.34 feet on the northeasterly margin of Fifty Fourth Avenue North and extends back 136.68 feet on the northerly line and 127.00 feet on the southeasterly line to a dead line in the rear, measuring 39.70 feet thereon.

BEING the same property conveyed to Johnny Dyer and wife, Myrtle Dyer by deed from Henry Hood and wife, Sarah Hood of record in Book 9825, Page 161, Register's Office for Davidson County, Tennessee. The said Johnny Dyer having since died on March 19, 1997; Thereby leaving Myrtle Dyer as surviving tenant by the entirety.

Description Reference: The description is the same as that used in the last deed prior to this transaction.

This conveyance is subject to: Taxes for 1998, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 8250, Page 412, said Register's Office, which Plan shows a minimum building setback line to be determined by Metro Department of Zoning Regulations and 20 foot easement for sanitary sewer purposes across the southerly front corner line(s) of said lot.; Mortgage Loan Inspection by John Kohl & Co., P.C. dated July 21, 1998 discloses that the concrete drive encroaches the 20' sanitary sewer easement.

This is improved property, known as: 208 54th Avenue North, Nashville, TN 37219

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, 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.

WITNESS THE EXECUTION HEREOF this 22nd day of July, 1998.

Myrtle C. Dyer

Myrtle C. Dyer

State of Tennessee
County of Davidson

On this 22nd day of July, 1998, before me the undersigned authority, personally appeared **Myrtle C. Dyer**, 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.

Notary Public

State of Tennessee
County of Davidson

My Commission Expires 9/18/99

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 137500.00

Affiant

Sworn and subscribed before me on the 22nd day of July, 1998.

Notary Public

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

My Commission Expires 9/18/99

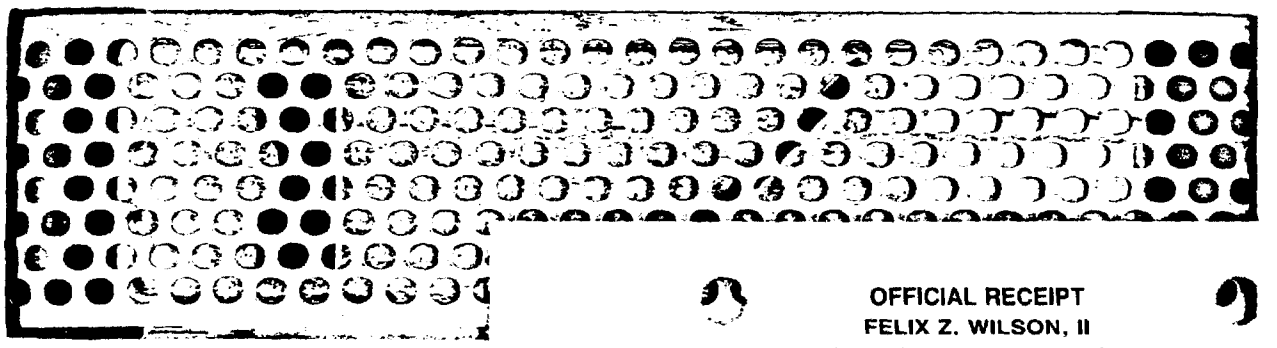
98 JUL 28 PM 1:53

CLERK & MASTER'S REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE

0467658

Wldoc: Deed Wty—12/92



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

RECEIVED OF _____

FOR _____

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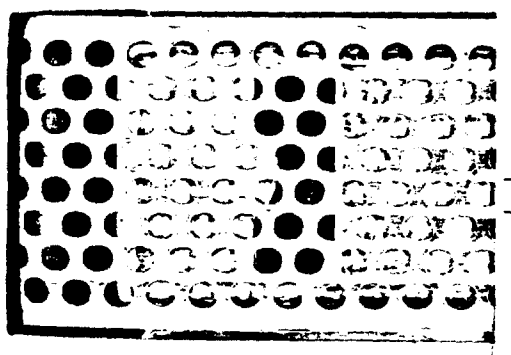
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 137500.00
CON TX 508.75
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 519.75
CHECK 519.75

07/28/98 01 13:55 0001 9135

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0467658
IDENTIF. # REFERENCE

98 JUL 28 PM 1:54

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1324764