THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 249,900.00

Affiant

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Subscribed and sworn to before me, this 24th day of July 1998

Notary Public

My Commission Expires: 9-29-2001

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
TOM G. SCOGGINS 5024 Fredericksburg Way East Brentwood, Tennessee 37027	MERRILL LYNCH CREDIT CORPORATION 4802 Deer Lake Drive East Jacksonville, Florida 32246	MAP 171-3A PARCEL 33

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TWO HUNDRED FORTY NINE THOUSAND NINE HUNDRED AND NO/100---------- ($ 249,900.00) DOLLARS, cash in hand paid by the hereinafter named Grantees, the receipt of which is hereby acknowledged, we, JOSEPH CLARENCE SPALDING AND WIFE, RITA ANN SPALDING hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto TOM G. SCOGGINS AND WIFE, ANN H. SCOGGINS 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:

BEING Lot No. 186 on the Plan of Section 1-A, Fredericksburg, of record in Book 7900, page 509, amended in Book 7900, page 529, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Joseph Clarence Spalding and wife, Rita Ann Spalding, by deed from Radnor Homes, Inc., of record in Book 9350, page 504, Register's Office for Davidson County, Tennessee.

98 JUL 29 PM 12:16
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. ↑ REFERENCE

046078

This is improved property known as 5024 Fredericksburg Way East, Brentwood, Tennessee 37027

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.

GRANTORs COVENANT___ with the said GRANTEEs that they are lawfully seized and possessed of said land in fee simple, have good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Fredericksburg Section 1-A of record in Book 7900, page 509, Register's Office for Davidson County, Tennessee.

GRANTOR s FURTHER COVENANT___ and bind___ themselves, their heirs and representatives to warrant and forever defend the title to the said GRANTEE s, their heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF we have hereunto set our hands on this the 24th day of July, 19 98.

JOSEPH CLARENCE SPALDING

RITA ANN SPALDING

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named JOSEPH CLARENCE SPALDING AND WIFE, RITA ANN SPALDING, 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 this 24th day of July, 1998.

My Commission Expires: September 29, 2001

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

9561 07/29 0101 03CHECK 935.63

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___ 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 this _____day of _____, 19 _____.

My Commission Expires: _____

Notary Public

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK **11040** PAGE **6**

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
249900.00
CON TX 924.63
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 935.63
CHECK 935.63

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0468078
IDENTIF. ◆ REFERENCE
98 JUL 29 PM 12: 16
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No.1325207