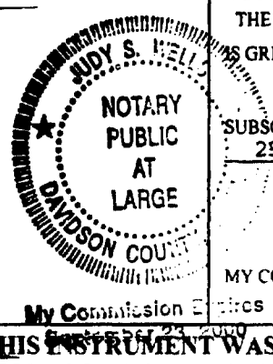
BOOK 11045 PAGE 521

WARRANTY DEED



My Commission Expires per 23, 2000

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 98,750.00

Michael E. Kotula
Affiant

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

Judy S. Wells
Notary Public

MY COMMISSION EXPIRES: 9/23/2000 (AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Judy S. Wells, Attorney, 750 Old Hickory Blvd., Suite 202, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Sharon R. Kotula (NAME)	Franklin American Mortgage Co. (NAME)	119--04-001
339 Wimpole Drive (ADDRESS)	214 Overlook Court, Suite 150 (ADDRESS)	2DA-44288
Nashville, TN 37211 (CITY) (STATE) (ZIP)	Brentwood, TN 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, Delois M. Chapman, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Sharon R. Kotula, unmarried, and Michael E. Kotula, married, as joint tenants with right of survivorship.

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. 35, on the Plan of Glencliff Estates, Section Four, of record in Book 1835, page 79, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a complete description thereof.

This conveyance is subject to the following: Taxes for the year 1998 have been prorated and payment thereof is expressly assumed by the herein Grantee; Restrictions of record in Book 2086, page 129, as amended in Book 2270, page 455 and Book 2604, page 621; Plan of record in Book 1835, page 79; all in the Register's Office for Davidson County, TN.

Being the same property conveyed to Delois M. Chapman, married, by deed from Edwin H. Gower and wife, Esther Gower, of record in Book 8499, page 16, Register's Office for Davidson County, Tennessee.

MAIL ENV.

98 JUL 31 PM 4:10
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE 0469457

unimproved ( )
This is improved (X) property, known as 339 Wimpole Drive, Nashville, TN 37211
(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 my hand this 29th day of July 19 98

Delois M. Chapman

Delois M. Chapman

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 Delois M. Chapman, unmarried

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

Commission expires 9/23/2000

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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.

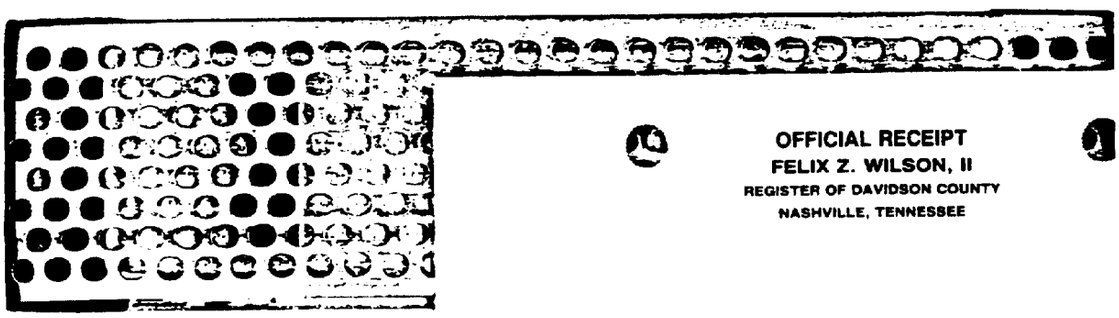
My Commission Expires September 23, 2000

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

My commission expires

Notary Public

1047 07/31 0101 03CHECK 376.37



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

RECEIVED OF _____

FOR _____

BOOK 11045 PAGE 523

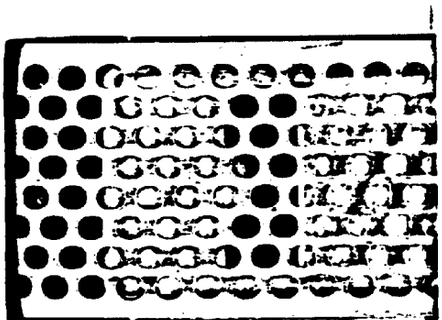
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 98750.00
CON TX 365.37
PRFEE 1.00
MDEED 8.00
CFEE 2.00
TOTAL 376.37
CHECK 376.37

07/31/98 01 16:11 0001 1047

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0469457
IDENTIF. ↑ REFERENCE

98 JUL 31 PM 4:10
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1326660