WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 202,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF July, 19 98

Notary Public

MY COMMISSION EXPIRES: 12-23-2001
(AFFIX SEAL)

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
Ross N. Scharfenberger (NAME)	Countrywide Home Loans, Inc. (NAME)	MAP 98-9A
705 Spinnaker Cove (ADDRESS)	718 Thompson Lane, Ste 114 (ADDRESS)	PARCEL 52
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	Nashville, TN 37204 (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, Mark E. Barnett and Norma S. Barnett

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Ross N. Scharfenberger and wife, Carole Q. Scharfenberger

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. 140 on the Plan of Lakeshore, Phase 3-B, of record in Plat Book 7900, page 677, Register's Office for Davidson County, Tennessee to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Mark E. Barnett and wife, Norma S. Barnett by deed from William Kyle Summers and wife, Nancy Elizabeth Summers by instrument of record in Book 9854, page 204, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO:

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

Plan of record in Book 7900, page 677, said Register's Office, shows an Owner's Certificate, certain notes, easements and setback lines.

Restrictive covenants contained in an instrument of record in Book 7572, page 669, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 705 Spinnaker Cove, Hermitage, TN 37076
(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 30th day of July 19 98

Mark E Barnett by Norma S. Barnett his atty in fact
Mark E. Barnett

Norma S. Barnett
Norma S. Barnett

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 ~~MARK E. BARNETT~~ Norma S. Barnett

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 30th day of July, 1998.

Commission expires 12-23-2001

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

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, NORMA S. BARNETT, WITH WHOM I AM PERSONALLY ACQUAINTED, AND WHO ACKNOWLEDGED THAT SHE IS THE ATTORNEY-IN-FACT OF MARK E. BARNETT AND IS AUTHORIZED BY MARK E. BARNETT TO EXECUTE THIS INSTRUMENT ON BEHALF OF MARK E. BARNETT.

WITNESS MY HAND, AT FRANKLIN, TENNESSEE, THIS 30TH DAY OF JULY, 1998.

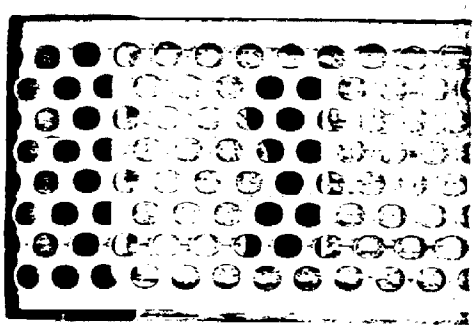
Notary Public

My Commission Expires: 12-23-2001

0469925
IDENTIF. & REFERENCE

98 AUG -3 PM 1:54
REGISTER
DAVIDSON COUNTY, TN.

1539 08/03 0101 03CHECK 758.40



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11047 PAGE 706

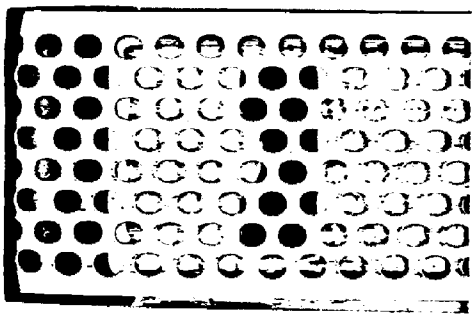
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 202000.00
CON TX 747.40
PRFEE 1.00
MDEED 8.00
CFEE 2.00
TOTAL 758.40
CHECK 758.40

08/03/98 01 13:55 0001 1539

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0469925

IDENTIF. ↑ REFERENCE

98 AUG -3 PM 1:54

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No.1327143