THIS INSTRUMENT PREPARED BY:

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

BOOK 11049 PAGE 671

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 181,000.00

Affiant

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

Subscribed and sworn to before me, this 30th day of July 1998

Notary Public

My Commission Expires: 9-29-2001

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
MELVIN D. STEWART 6416 Sugar Maple Lane Nashville, Tennessee 37221	FIRST CITY FINANCIAL 5445 DTC Parkway #100 Englewood, Colorado 80111	MAP 155-8B PARCEL 10

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED EIGHTY ONE THOUSAND AND NO/100-- ---------- ($ 181,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee___, the receipt of which is hereby acknowledged, I , KAREN A. SURBER, UNMARRIED

hereinafter called the Grantor___, have bargained and sold, and by these presents do transfer and convey unto MELVIN D. STEWART, MARRIED

hereinafter called the Grantee___, his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 10 on the Plan of Phase I of South Colony at Riverbend of record in Book 6900, page 271, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Karen A. Surber by deed from Fox Ridge Homes, Inc. of record in Book 8034, page 446, and re-recorded in Book 8057, page 707, Register's Office for Davidson County, Tennessee.

2080 08/04 0101 03CHECK 680.70

98 AUG -4 AM 10:52

FELIX Z. [illegible] REGISTER DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE 04704 36

This is improved property known as 6416 Sugar Maple Lane, Nashville, Tennessee 37221

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___, his heirs and assigns, forever.

GRANTOR___ COVENANT s with the said GRANTEE___ that she is lawfully seized and possessed of said land in fee simple, ha s 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 South Colony at Riverbend, Phase I of record in Book 6900 , page 271 , Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs and binds herself, her heirs and representatives to warrant and forever defend the title to the said GRANTEE___, his heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand on this the 30th day of July, 19 98.

Karen A. Surber

KAREN A. SURBER

MITCHELL A. WAITS
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 KAREN A. SURBER, 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 this 30th day of July, 19 98.

Mitchell A. Waits

My Commission Expires: September 29, 2001

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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 11049 PAGE 673

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	181000.00
CON TX	669.70
PRFEE	1.00
MDEED	8.00
CFEE	2.00
TOTAL	680.70
CHECK	680.70

RECEIPT IS NOT VALID UNLESS CHECK IS PAID BY BANK 0001 2080

04704436
IDENTIF. ↑ REFERENCE

98 AUG -4 AM 10:52
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No.1327678