PREPARED BY (AND RETURN TO):

WILKINS & IVEY
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W & I Ref: (cmw) Title No: 40183
Dav. Co. File: Box 8

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ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Holly D. Hail 117 Beech Bend Court Nashville, TN 37221	Franklin Financial Mortgage, Inc. P.O. Box 687 Franklin, TN 37065-0687

TAX MAP-PARCEL NUMBERS: 142-14-194 9D 62456

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$ 119000.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Anthony L. Phillips and spouse, Kimberly M. Phillips ,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Holly D. Hail, unmarried,** 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:**

LAND in Davidson County, Tennessee, being Lot No. 711 on the Plan of Section Three, Harpeth Woods of record n Book 5200, Page 270, Register's Office for said County.

SAID Lot No. 711 fronts 71.6 feet on the southwesterly margin of Beech Bend Court and extends back along the northwesterly line, a total distance of 232.5 feet, passing a witness line of 145.7 feet, and extends back along the southeasterly line, a total distance of 235.0 feet, passing a witness line at 135.0 feet, on the center of the Harpeth River, measuring 123.7 feet, thereon.

BEING the same property conveyed to Anthony L. Phillips and wife, Kimberly M. Phillips by deed from Harold Glenn Mosenthin, a single person of record in Book 9133, Page 773, Register's Office for Davidson County, Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 1998, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 5200, Page 270, said Register's Office, which Plan shows a 30 foot minimum building setback line from Beech Bend Court and 5 foot easement for public utility and drainage purposes along the front line(s) of said lot, and a scenic rivers easement, being of undetermined width, across the rear half of said lot.; Restrictive covenants of record in Book 5867, Page 193, Book 5882, Page 261, said Register's Office. Mortgage Loan Inspection by John Kohl & Co., P.C., dated July 29, 1998, which discloses that the gravel drive encroaches the 5' utility easement.; The flow of the Harpeth River across so much of the premises as may lie therein.; The Mortgage Loan Inspection by John Kohl & Co., P.C., dated July 29, 1998, discloses that subject property is located in an area designated as "Special Flood Hazard" on the latest national flood insurance program maps available to the surveyor as of said date.

This is improved property, known as: 117 Beech Bend Court, Nashville, TN 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, 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.

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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 3rd day of August, 1998.

Anthony L. Phillips

Kimberly M. Phillips

State of Tennessee
County of Davidson

On this 3rd day of August, 1998, before me the undersigned authority, personally appeared **Anthony L. Phillips** and **Kimberly M. Phillips** , 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

My Commission Expires 9/18/99

State of Tennessee
County of Davidson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 119000.00

Affiant

Sworn and subscribed before me on the 3rd day of August, 1998.

Notary Public

My Commission Expires: _____

CHRISTY WILKINS IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires 9/18/99

98 AUG -4 PM 2:06

2270 08/04 0101 03CHECK 451.30

Wilson Deed Rev—12/92

04706619

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 119000.00
CON TX 440.30
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 451.30
CHECK 451.30

08/04/98 01 14:08 0001 2270

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

04 70619
IDENTIFICATION REFERENCE

98 AUG -4 PM 2:07
REGISTER
DAVIDSON COUNTY, TN.

No. 1327867