This Instrument Prepared By:
Bottorff, Kavin & Cook, PLC
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

Box 60

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ADDRESS NEW OWNER:
Robert W. McKay
4806 Dakota Avenue
Nashville, Tennessee 37209

SEND TAX BILL TO:
Mortgagee

MORTGAGEE:
Standard Federal Savings Bank
P.O. Box 57065
Irvine, CA 92619

MAP **91-15**
GROUP
PARCEL **312.00**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEES", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Teresa J. Brewer, unmarried** hereinafter called the "GRANTOR", has bargained and sold, and by these presents, does transfer and convey unto **Robert W. McKay, a single man and Anna Claire Straughan, a single woman**, 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 ~~Williamson~~ DAVIDSON County, Tennessee, being Lot No. 707 of Block 32 on the Plan of Charlotte Park Company's First Addition, of record in Book 57, page 103, Register's Office, Davidson County, Tennessee.

Being the same property conveyed to Teresa J. Brewer, unmarried by deed from Henry S. Hood and wife, Sarah J. Turrell Hood of record in Book 7796, page 463, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 1999 and subsequent years.

This is improved property known as 4806 Dakota Avenue, Nashville, Tennessee 37209.

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, GRANTOR does covenants with the said "GRANTEES" that she is lawfully seized 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; and, "GRANTOR", does further covenant and bind herself, her heirs and assigns, to warrant and forever defend the title to the said land to the said "GRANTEES", and their heirs and assigns, against the lawful claims of all persons whomsoever. Whereever 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 the 30th day of October, 1998.

Teresa J. Brewer, by
Elizabeth McFall, as attorney-in-fact

Teresa J. Brewer, by Elizabeth McFall, as attorney-in-fact

98 NOV -6 PM 12:01
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN

0509526
IDENTIF. # REFERENCE

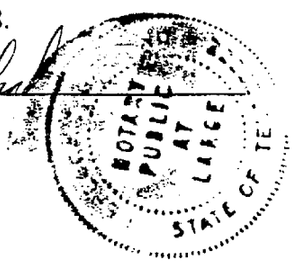
3799 11/06 0101 03CHECK 396.00

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Teresa J. Brewer, unmarried**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal this 30th day of October, 1998.

Rebecca T. Garland
NOTARY PUBLIC



My Commission Expires: 3/24/2001

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $104,055.00.

AFFIANT

Subscribed and sworn to before me on this 30th day of October, 1998.

Rebecca T. Garland
NOTARY PUBLIC

My Commission Expires: 3/24/2001

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 104055.00
CON TX 385.00
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 396.00
CHECK 396.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 11/06/98 01:41:00 3001 3799

0509526
IDENTIF. & REFERENCE

98 NOV -6 PM 12:07
BILL GARNETT REGISTER
DAVIDSON COUNTY, TN.

No. 1368929