FILE BOX 45

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 83,000.00

Cheryl Y Northern
Affiant

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

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

MY COMMISSION EXPIRES: March 24, 2001
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Cheryl Y. Northern (NAME)	North American Mortgage Company (NAME)	MAP 41-10
4004 Ridgemont Drive (ADDRESS)	4301 Hillsboro Pike, Suite 328 (ADDRESS)	PARCEL 4
Nashville, TN 37207 (CITY) (STATE) (ZIP)	Nashville, TN 37215 (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, Mary N. McNeal, a widow

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Cheryl Y. Northern, an unmarried 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:

BEING Lot No. 475, on the Plan of Bellshire Estates, Section "B", of record in Book 2331, Pages 128 and 129, Register's Office for Davidson County, Tennessee.

SAID Lot No. 475 fronts 103 feet on the west side of Ridgemont Drive and runs back between lines 208.4 feet to a dead line in the rear measuring 143.1 feet thereon.

BEING the same property conveyed to Bailey C. McNeal and wife, Mary N. McNeal by deed from Charles R. Hazelwood and wife, Mary K. Hazelwood, of record in Book 3250, Page 291, Register's Office for said County. The said Bailey N. McNeal now deceased.

Power of Attorney of record in Book 11280, Page 327, Register's Office for said County.

unimproved ( )
This is improved (X) property, known as 4004 Ridgemont Drive, Nashville, TN 37207
(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 30th day of December, 19 98

Mary N. McNeal

Mary N. McNeal

by Ruby C. Sengenthaler
Atty in Fact

FILE BOX 45

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

_____

_____

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

Commission expires _____ _____
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 Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, Ruby Seigenthaler, 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 on behalf of Mary N. McNeal as her Attorney in Fact as the free act and deed of the within named Mary N. McNeal.

Witness my hand and official seal at Nashville, Tennessee the 30th day of December 1998.

My Commission Expires: 3/24/01

PATRICIA NICHOLLS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

053234 2

IDENTIF. & REFERENCE

99 JAN -4 PM 2:02

ALL TAXES REGISTE
DAVIDSON COUNTY, TN

8097 01/04 0101 03CHECK 318.10

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

BOOK 11280 PAGE 330

RECEIVED OF _____

FOR _____

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	CFEE	- COMPUTER FEE	PRFEE	- PROBATE FEE

0532342
IDENTIF. A REFERENCE

99 JAN -4 PM 2:02
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CAMT	83000.00
CON TX	307.10
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	318.10
CHECK	318.10

01/04/99 01 13:59 0001 8097

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1407495