PLEASE RETURN TO:
CASTLEMAN TITLE & ESCROW, INC.
WILLIAM D. CASTLEMAN, ATTORNEY
110 GLANCY STREET, SUITE #112
GOODLETTSVILLE, TN 37072

47

BOOK 11349 PG. 270

PREPARED BY:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

SPECIAL WARRANTY DEED

THIS INDENTURE is made and entered into this **19th** day of **February, 1999** between EMC MORTGAGE CORPORATION, GRANTOR, and **SAMUEL L. CHALMERS and KATRINA D. CHALMERS, HUSBAND AND WIFE, GRANTEE(S)**

W I T N E S S E T H: That for and in consideration of Ten Dollars ($10.00) and other good and valuable considerations, the receipt of which is hereby acknowledged, EMC MORTGAGE CORPORATION, A DELAWARE CORPORATION, hereinafter referred to as GRANTOR, does hereby bargain, sell, transfer and convey unto SAMUEL L. CHALMERS and KATRINA D. CHALMERS, HUSBAND AND WIFE, hereinafter referred to as GRANTEEs, their successors, heirs and assigns, certain real estate located in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of GRANTOR in and to any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (the "Property"). This conveyance of the "Property" and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 913 RACHELS PLACE, HERMITAGE, TN 37076.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto GRANTEEs, their heirs, successors and assigns forever. The GRANTOR does covenant and agree with the said GRANTEEs that GRANTOR is lawfully seized and possessed of the said real estate and that GRANTOR has a good and lawful right to sell the same. The GRANTOR further covenants that the same is unencumbered except as otherwise set forth in Exhibit "B".

The said GRANTOR hereby covenanting that said GRANTOR and its successors and assigns shall and will WARRANT AND DEFEND the title to the premises unto the said GRANTEEs, their successors, heirs and assigns FOREVER against the lawful claims of all persons claiming by, through or under the GRANTOR but none other excepting, however, the general taxes for the calendar year 1999 and thereafter, and special taxes, if any, becoming a lien after the date of this deed.

WITNESS the hand and seal of GRANTOR'S duly authorized official on the day and year first above written.

EMC MORTGAGE CORPORATION
BY: _____
Signature of Officer
Print Name R.E. ADAMS
Print Title ASST. VICE PRESIDENT

RETURN TO:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 3 7115

EMC MORTGAGE CORPORATION 1990 SEAL DELAWARE

CORPORATE
STATE OF TEXAS)
COUNTY OF DALLAS)

Personally appeared before me, the undersigned Notary Public of the aforesaid County and State, R. E. ADAMS, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself (or herself) to be ASSISTANT VICE PRESIDENT of **EMC MORTGAGE CORPORATION**, the within named bargainor, a corporation, and that he/she as such ASSISTANT VICE PRESIDENT, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself (or herself) as ASSISTANT VICE PRESIDENT.

Witness my hand, at office, in TEXAS, DALLAS County, this 2-17-99, day of 1999.

Patricia L. Bryer
Notary Public, State of Texas
My Comm. Expires 08-16-2002

Patricia L. Bryer
Notary Public

My Commission Expires

Name and Address of Property Owner:

SAMUEL L. CHALMERS and KATRINA D. CHALMERS, HUSBAND AND WIFE
913 RACHELS PLACE
HERMITAGE, TN 37076

Property Address:

913 RACHELS PLACE
HERMITAGE, TN 37076

Person Responsible for Taxes:

SAME

Map & Parcel #: MAP 075-11-0, PARCEL 146.00

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF ~~COX~~ DAVIDSON

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater is **$73500**, which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me, a Notary Public, this 19th day of February, 1999.

Notary Public

My Commission Expires: 3/23/02

NOTARY PUBLIC FOSTER COUNTY TENNESSEE STATE OF TENNESSEE

EXHIBIT 'A'

Land in Davidson County, Tennessee, being Lot No. 68A, on the Plan of Rachel's Square, Section Two, Zone Lot Division Lots 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 64, 65, 67, 68, 69, 71, 72, 73, 75, 76, 77 and 79, as shown on the plan of record in Book 6250, page 541, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to EMC MORTGAGE CORPORATION, A DELAWARE CORPORATION, by Trustee's Deed from CLIFTON E. DARNELL, SUB. TRUSTEE, of record in Deed Book 11217, page 12, Register's Office for DAVIDSON County, Tennessee.

EXHIBIT 'B'

1. All REAL PROPERTY taxes for the year 1999 and subsequent years, a lien, not yet due and payable (MAP 075-11-0, PARCEL 146.00, 1997 REAL PROPERTY TAXES ARE PAID IN FULL).

2. All matters as set forth on the Plan of record in Plat Book 5200, PAGES 623-625, and Book 6250, pages 538-543, said Register's Office, which plans include certain restrictions and easements; a 30-foot minimum building setback line from Rachel's Place; a 10-foot public utility and drainage easement along the back lot line; and a 10-foot public utility and drainage easement along the easterly lot line; and a 2.5 X 25-foot utility anchor easement on the southeast corner of said lot.

3. Declaration of Covenants, Conditions and Restrictions and By-Laws of Colony Downs Homeowners Association appended thereto, of record in Deed Book 6619, Page 777, and amended in Book 8030, page 757, Register's Office for DAVIDSON County, Tennessee.

4. Restrictions of record in Book 6455, page 135, said Register's Office.

5. Charter of Colony Downs Homeowners Association, of record in Book 8030, page 759,s aid Register's Office.

0551336
IDENTIF. A REFERENCE
99 FEB 22 PM 12:40
REGISTER
DAVIDSON COUNTY, TN.
0333 02/22 0101 03CHECK 286.95

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11349 PG. 273

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

CAMT	73500.00
CON TX	271.95
PRFEE	1.00
WDEED	12.00
CFEE	2.00
TOTAL	286.95
CHECK	286.95

02/22/99 01 12:38 0001 8333

0551336

IDENTIF. & REFERENCE

99FEB22 PM12:40

REGISTER
DAVIDSON COUNTY, TN.

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1427555