Send tax bill to: (Name Omitted)

Prepared by:
Frontier Title & Escrow, Inc.
109C East Avenue
Goodlettsville, TN 37072

Michael W. O'Neill and
Eric Crafton
140 Carnavon Parkway
Nashville, TN 37205

Map/Parcel 72-13-225 & 444

SPECIAL WARRANTY DEED

BOOK 11442 PG. 888

THIS INDENTURE, made and entered into this 16th day of April, 1999, by and between ***United Companies Lending Corporation***, party of the first part and Michael W. O'Neill and Eric Crafton, party of the second part:

WITNESSETH: That for and in consideration of One Dollar ($1.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated in Davidson County, State of Tennessee:

Being Lots 186-A and 186-B resubdivision lots 186 and 187 Trevecca Subdivision of Renraw, of record in Book 6050, Page 86, Register's Office, Davidson County.

Being the same property conveyed to United Companies Lending Corporation by deed from John B. Philip, Substitute Trustee of record in Book 11124, Page 478, Register's Office for Davidson County, Tennessee.

To have and to hold the aforesaid real estate together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, their heirs and assigns in free simple forever.

This said party of the first part does hereby covenant with the said party of the second part that as to the title and quiet possession to said real estate it will warrant and forever defend against the lawful claims of all persons claiming the same by, through, or under a written instrument executed by said party of the first part or as the result of an affirmative act of the party of the first part, but not further of otherwise.

IN WITNESS WHEREOF, party of the first part has caused this instrument to be executed by and through its duly authorized officers the day and year first above written.

UNITED COMPANIES LENDING CORPORATION

BY: _____

TITLE: _____

MAIL ENV.

0577310

IDENTIFICATION REFERENCE

99 MAR 22 PM 1:12

REGISTER
DAVIDSON COUNTY, TN.

233.00

04/22 0101 03CHECK

$18

BOOK 11442 PG. 889

STATE OF Tennessee
COUNTY OF Davidson

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared, Brenda Piper with whom I am personally acquainted and who upon his oath acknowledged himself or herself to be the Branch Manager of United Companies Lending Corporation, a corporation, the within named bargainor and that he or she as such Branch Manager being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself or herself as such Branch Manager.

WITNESS my hand and official seal at office in Goodlettsville on this the 16th of April, 1999.

NOTARY PUBLIC

My Commission expires: 11/30/2002

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief the actual consideration for this transfer or value of the property transferred, whichever is greater, is **$60,000.00** which amount is equal to or greater than that which the property transferred would command at a fair and voluntary sale.

Affiant
Branch Manager

Subscribed and sworn to before me this the 16th day of April 1999.

NOTARY PUBLIC

My Commission Expires: 11/30/2002

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

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

BOOK 11442 PG. 890

05773 10

IDENTIFICATION REFERENCE

99 APR 22 PM 1:12

REGISTER'S OFFICE
DAVIDSON COUNTY, TN

CAMT	60000.00
CON TX	222.00
PRFEE	1.00
MDEED	8.00
CFEE	2.00
TOTAL	233.00
CHECK	233.00

04/22/99 01 13:14 0001 5818

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1475761