Box 37
LL

BOOK 11768 PAGE 110

AFTER RECORDING RETURN TO:

_____

_____

_____

_____

Prepared by: Bank of America Legal Dept.
C. Vandiver Smith,
Assistant General Counsel
100 North Tryon Street
NC1-007-20-01
Charlotte, NC 28255

Address of New Owner:	Send Tax Bills To:	Map-Parcel No.
Johnny Yoon 1713-C Scottsville Road Bowling Green, KY 42104	Johnny Yoon 1713-C Scottsville Road Bowling Green, KY 42104	GO 10135, Map 26-2, Parcel 1

THE STATE OF TENNESSEE §
§
COUNTY OF DAVIDSON §

The actual consideration or value, whichever is greater, for this transfer is $ 325,000.00.

Affiant (Grantee)

Subscribed and sworn to before me, this the 3rd day of ~~October~~ DECEMBER, 1999.

[Official Seal]

My Commission Expires: 10/25/03

Notary Public

99DEC-3 PM 2:39
REGISTER
DAV. CO., TN.

06633750

SPECIAL WARRANTY DEED

BANK OF AMERICA, NATIONAL ASSOCIATION, a national banking association, successor in interest to Sovran Bank/Tennessee ("Grantor"), for and in consideration of the sum of TEN AND NO/100 DOLLARS ($10.00) paid to Grantor and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, has GRANTED, SOLD, and CONVEYED and does hereby GRANT, SELL, and CONVEY unto JOHNNY YOON ("Grantee"), his heirs, executors, administrators, personal representatives and assigns, in fee simple, that certain land located in Davidson County, Tennessee, and being more particularly described in Exhibit A, attached hereto and incorporated herein by reference (the "Property").

01 DECHECK 1229.50

This conveyance is made and accepted subject to the Permitted Exceptions set forth in Exhibit B hereto and incorporated herein by reference.

TO HAVE AND TO HOLD the Property, together with all and singular the rights and appurtenances pertaining thereto, including all of Grantor's right, title and interest in and to adjacent streets, alleys and rights-of-way, subject to the Permitted Exceptions, unto Grantee and Grantee's heirs, executors, administrators, personal representatives and assigns forever; and Grantor does hereby bind itself and its successors to warrant and forever defend the Property unto Grantee and Grantee's heirs, executors, administrators, personal representatives and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof, by, through or under Grantor, but not otherwise.

Except for the special warranty of title herein contained, GRANTEE ACKNOWLEDGES THAT GRANTOR HAS NOT MADE, DOES NOT MAKE AND SPECIFICALLY NEGATES AND DISCLAIMS ANY REPRESENTATIONS, WARRANTIES, PROMISES, COVENANTS, AGREEMENTS OR GUARANTIES OF ANY KIND OR CHARACTER WHATSOEVER, WHETHER EXPRESS OR IMPLIED, ORAL OR WRITTEN, PAST, PRESENT OR FUTURE, OF, AS TO, CONCERNING OR WITH RESPECT TO (A) THE VALUE, NATURE, QUALITY OR CONDITION OF THE PROPERTY, INCLUDING, WITHOUT LIMITATION, THE WATER, SOIL AND GEOLOGY, (B) THE INCOME TO BE DERIVED FROM THE PROPERTY, (C) THE SUITABILITY OF THE PROPERTY FOR ANY AND ALL ACTIVITIES AND USES WHICH GRANTEE MAY CONDUCT THEREON, (D) THE COMPLIANCE OF OR BY THE PROPERTY OR ITS OPERATION WITH ANY LAWS, RULES, ORDINANCES OR REGULATIONS OF ANY APPLICABLE GOVERNMENTAL AUTHORITY OR BODY, (E) THE HABITABILITY, MERCHANTABILITY, MARKETABILITY, PROFITABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE PROPERTY, (F) THE MANNER OR QUALITY OF THE CONSTRUCTION OR MATERIALS, IF ANY, INCORPORATED INTO THE PROPERTY, (G) THE MANNER, QUALITY, STATE OF REPAIR OR LACK OF REPAIR OF THE PROPERTY, OR (H) ANY OTHER MATTER WITH RESPECT TO THE PROPERTY, AND SPECIFICALLY, THAT GRANTOR HAS NOT MADE, DOES NOT MAKE AND SPECIFICALLY DISCLAIMS ANY REPRESENTATIONS REGARDING COMPLIANCE WITH ANY ENVIRONMENTAL PROTECTION, POLLUTION OR LAND USE LAWS, RULES, REGULATIONS, ORDERS OR REQUIREMENTS, INCLUDING THE DISPOSAL OR EXISTENCE, IN OR ON THE PROPERTY, OF ANY PETROLEUM HYDROCARBONS, RADON GAS OR HAZARDOUS MATERIALS, SUBSTANCES OR WASTES AS DEFINED BY ALL APPLICABLE FEDERAL, STATE AND LOCAL LAWS. EXCEPT FOR THE LIMITED WARRANTY OF TITLE EXPRESSLY SET FORTH HEREIN, GRANTEE FURTHER ACKNOWLEDGES THAT TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE SALE OF THE PROPERTY IS MADE ON AN "AS IS" CONDITION AND BASIS WITH ALL FAULTS.

Ad valorem taxes for the present year having been prorated, Grantee hereby assumes payment thereof, and subsequent assessments for that and prior years due to change in land usage, ownership, or both.

By acceptance of this Special Warranty Deed, Grantee agrees to and accepts all of the foregoing matters.

IN WITNESS WHEREOF, GRANTOR, has caused this Special Warranty Deed to be executed on the 8th day of October, 1999.

ATTEST:

Asst. Secretary

[SEAL]

BANK OF AMERICA, NATIONAL ASSOCIATION,
a national banking association

By:
Name: Richard E. Murrell
Title: Senior Vice President

STATE OF NORTH CAROLINA

COUNTY OF MECKLENBURG

Personally appeared before me, J. A. Parker, a Notary Public in and for the State and County duly commissioned and qualified, Richard E. Hamill, with whom I am personally acquainted, and who acknowledged that s/he executed the within instrument for the purposes therein contained, and who further acknowledged that s/he is the Senior Vice President of the Grantor, Bank of America, National Association, and is authorized by the Grantor to execute this instrument on behalf of the Grantor.

Witness my hand, at office, this 21st day of October, 1999.

J. A. Parker
Notary Public

My Commission Expires:

01-24-03

[Notarial Seal]

EXHIBIT A TO SPECIAL WARRANTY DEED

LAND

Land in Davidson County, Tennessee, being Lot No. 2 on the Plan of Section Nine, Northgate Park, of record in Book 5200, page 533, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

This being the same property conveyed to Sovran Bank/Tennessee by deed of Heritage Land Company dated July 1, 1991 and recorded in the Davidson County Registry in Book 8389 at Page 944.

Said property is conveyed subject to those certain Restrictive Covenants recorded in the Davidson County Registry in Book 5069 at Page 633.

EXHIBIT B TO SPECIAL WARRANTY DEED

PERMITTED EXCEPTIONS

1. Rights of parties in possession.

2. Governmental rights of police power or eminent domain unless notice of the exercise of such rights appears in the public records as of the date hereof; and the consequences of any law, ordinance or governmental regulation including, but not limited to, subdivision, building and zoning ordinances.

3. Defects, liens, encumbrances, adverse claims or other matters 1) not known to the Grantor and not shown by the public records but known to the Grantee as of the date hereof and not disclosed in writing by the Grantee to the Grantor prior to the date hereof; 2) resulting in no loss or damage to the Grantee; or 3) attaching or created subsequent to the date hereof.

4. Visible and apparent easements and all underground easements, the existence of which may arise by unrecorded grant or by use.

5. Any and all unrecorded leases, if any, and rights of parties therein.

6. Taxes and assessments for the year of closing and subsequent years.

7. All valid and enforceable covenants, liens, encumbrances, defects, easements and other matters as shown on the public record.

8. All matters and defects that would be disclosed by a personal inspection of the Property or by a current, accurate, physical survey of the Property.

9. Restrictive Covenants recorded in the Davidson County Registry in Book 5069 at Page 633.

10. Subject to all matters shown on the Plan of record in Book 5200, page 533, Register's Office for Davidson County, Tennessee.

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

0663750

99DEC-3 PM 2:39

REGISTER
DAVIDSON COUNTY, TN.

BOOK 11768 PAGE 406

CAMT	325000.00
CON TX	1202.50
PRFEE	1.00
MTGFEE	24.00
CFEE	2.00
TOTAL	1229.50
CHECK	1229.50

12/03/99 01 14:40 0001 3127

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1545717