WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 160,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
30th DAY OF December 19 99

Notary Public

MY COMMISSION EXPIRES: May 27, 2001
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
JOHN T. COOK, P.C., 2927 BERRY HILL DRIVE, NASHVILLE, TN 37204

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Clifford O. Richmond (NAME)	Countrywide Home Loans, Inc. (NAME)	117-10-104
3809 Bedford Avenue (ADDRESS)	718 Thompson Lane, Ste 104 (ADDRESS)	
Nashville, TN 37215 (CITY) (STATE) (ZIP)	Nashville, TN 37204 (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, Terry Vincent White, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Clifford O. Richmond

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 Davidson County, Tennessee, being the northerly 25 feet of Lot No. 9 and the southerly 50 feet of Lot No. 10, Block C, Map of Hillsboro Views Development Company's Subdivision, of record in Book 974, Pages 64 and 65, Register's Office for said County. Said parts of said Lots adjoin and front together 75 feet on the westerly side of Bedford Avenue and run back between parallel lines 191 feet to a dead line.

BEING the same property conveyed to Terry Vincent White, by Installment Deed from Verna Satterfield Rosswald, of record in Book 8300, Page 57, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to restrictive covenants of record in Book 1181, Page 149, said Register's Office; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been prorated and paid by the Grantor(s) herein.

Instr:200001030000631 Page: 1 OF 2
REC'D FOR REC 01/03/2000 4:18:29PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $592.00

unimproved ( )
This is improved (X) property, known as 3809 Bedford Avenue, Nashville, TN 37215
(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 99

Terry Vincent White

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 Terry Vincent White, unmarried

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at NASHVILLE, Tennessee, this 30th day of December 19 99.

Commission expires May 27, 2001

_____
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