This Instrument Prepared By:
John T. Gwin, Attorney at Law
2800 North Mt. Juliet Road
Mt. Juliet, Tennessee 37122-3008

ADDRESS NEW OWNER:
Charles K. Bridges
4365 Oakcrest Lane
Hermitage, Tennessee 37076

SEND TAX BILL TO:
Mortgagee

MORTGAGEE:
Franklin American Mortgage Company
501 Corporate Centre Drive, Suite 400
Franklin, Tennessee 37076

MAP **86-04-0-A**
GROUP
PARCEL **73.00CO**

Davidson County DEEDWARR
Recvd: 09/18/00 12:30 3pgs
Fees:15.00 Taxes:658.60
20000918-0092424

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Harry A. Chambon and wife, Helen E. Chambon** hereinafter called the Grantors, have bargained and sold, and by these presents, do transfer and convey unto **Charles K. Bridges and wife, Pamela R. Bridges**, hereinafter called the Grantees, their heirs and assigns, that certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Being Lot No. 57 on the Revised Addition to Phase 2B, Oakcrest of record in Plat Book 7900, page 253, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Being the same property conveyed to Harry A. Chambon and wife, Helen E. Chambon by deed from Frank Batson Homes, Inc. dated February 24, 1992, of record in Book 8563, page 684, Register's Office for Davidson County, Tennessee.

This is improved property known as 4365 Oakcrest Lane, Hermitage, Tennessee 37076.

Taxes for the current year have been settled between the parties. This conveyance is made subject all planning, zoning, and health department rules and regulations which may affect the premises. This conveyance is also made subject to the following matters:

1. Subject to Real Property Taxes for 2000, a lien not yet due and payable. Map 86-04-0-A, Parcel 73.00CO. If improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which the improvements are completed, as defined by Statute. Any applicable 2000 ad valorem real property taxes assessed by the Taxing Authority constitute a lien, due and payable.

2. Subject to restrictive covenants contained in an instrument of record in Book 1308, page 874 and a Master Deed of record in Book 5884, page 960 and amended in Book 9559, page 939, said Register's Office, and to which instrument reference is here made for the complete and exact terms of said restrictive covenants.

3. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plat Book 7900, page 253, Register's Office for Davidson County, Tennessee, including but not by way of limitation an Owner's Certificate; a 20 foot minimum building setback line from Oakcrest Lane; health department rules and regulations; a 5 foot water easement as depicted on said plat; a 7.5 foot public utility and drainage easement on the easterly lot line; a 5 foot public utility and drainage easement on the westerly lot line; a 20 foot public sewer easement on the rear portion of said lot; and a 2.5' X 25' utility anchor easement on the southeasterly corner of said lot; an overhang easement on the front of said lot; and a 10 foot easement for public utilities and drainage along the rear lot line of said property. Reference is here made to said Plat for a more complete depiction of the terms and details thereupon.

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,

Grantors do covenant with the said Grantees that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and warrant that the same is unencumbered unless otherwise herein set out; and,

Grantors do further covenant and bind themselves, their 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.

WITNESS our hand this the 14th day of September, 2000.

Harry A. Chambon

Helen E. Chambon

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Harry A. Chambon and wife, Helen E. Chambon**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal at office this 14th day of September, 2000.

Patricia M. Gwin
NOTARY PUBLIC

My Commission Expires: 1/30/2001

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $178,000.00.

AFFIANT

Subscribed and sworn to before me on this 14th day of September, 2000.

Patricia M. Gwin
NOTARY PUBLIC
My Commission Expires: 1/30/2001