PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law
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Davidson County DEEDWARR
Recvd: 11/14/00 12:54 3pgs
Fees:15.00 Taxes:740.00
20001114-0112852

W & I Ref: (st) Title No: 41980
Dav. Co. File: Box 8

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Daniel G. Guthrie Celeste Freeland 6995 River Road Nashville, TN 37209	Mortgage Investors Group, L.P. 620 N. Cedar Bluff Road Suite 200 Knoxville, TN 37923

TAX MAP-PARCEL NUMBERS: 101-00-0-125

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$ 200,000.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Barbara Gean Earley,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Daniel G. Guthrie and Celeste Freeland, as joint tenants with right of survivorship,** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

Land in Davidson County, Tennessee, beginning at a point in the center of Old River Road (abandoned) at the site of an iron pin being south 35 degrees 41 minutes 40 seconds east 278.99 feet from the intersection of Old River Road (abandoned) and New River Road; thence north 79 degrees 32 minutes 20 seconds east 104.14 feet to a point; thence south 83 degrees 26 minutes 24 seconds east 45.68 feet to a point; thence south 67 degrees 43 minutes 30 seconds east 88.43 feet to a point; thence south 55 degrees 56 minutes 8 seconds east 54.46 feet to a point; thence south 63 degrees 10 minutes 50 seconds east 238.45 feet to a point; thence north 70 degrees 48 minutes 24 seconds east 101.58 feet to a point; thence north 88 degrees 31 minutes 4 seconds east 75.01 feet to a 14 inch ash in fence row (three hacks); thence to a point north 00 degrees 28 minutes 12 seconds east 238.38 feet to a point; thence north 54 degrees 33 minutes 22 seconds west 197 feet; thence to a point north 62 degrees 36 minutes 37 seconds west 141.54 feet; thence to a point north 55 degrees 21 minutes 27 seconds west 191.05 feet; thence to a point north 69 degrees 17 minutes 33 seconds west 95.50 feet; thence to a point south 47 degrees 2 minutes 6 seconds west 377.48 feet to a point; thence with the center line of Old River Road (abandoned) south 40 degrees 12 minutes 55 seconds east 236.04 feet to the beginning. Said tract containing 6.19 acres, more or less, according to a survey of Gregory Underwood, Tennessee Land Surveyor No. 1299, dated July 2, 1987.

Being the same property conveyed to James L. Earley and wife, Barbara Gean Earley by deed from Joseph H. Scheffer, Jr., of record in Book 7232, Page 580, Register's Office for Davidson County, Tennessee. By Deed of Correction of record in Book 7422, page 62, and By Quitclaim Deed from Gayden M. Stevens, a widow of record in Book 7422, page 64, said Register's Office. An affidavit is recorded immediatley prior hereto and simultaneously herewith explaining the interest of the said Gayden M. Stevens.

James L. Earley, spouse of Barbara Gean Earley, joins in this conveying interest he might have in the subject property.

This convyeance is subject to a letter from the Metropolitan Health Department stating that subject property is unsuitable for proper functioning of a sewage soil adsorption system, dated Jan. 13, 1988, of record in Book 7448, page 55, said Register's Office. (Attached to this deed as Exhibit "A", is a letter issued October 20, 2000 by the Health Department of Metropolitan Government of Davidson County, which subsequentley approved the disposal system).

Above captioned property is subject to; Taxes for the year 2001 and subsequent years; An easement for ingress and egress from River Road of record in Book 4491, page 626, and 624, said Register's Office, which may affect subject property.

This is improved property, known as: 6995 River Road, Nashville, TN 37209

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 7th day of November, 2000.

Barbara Gean Earley
Barbara Gean Earley

James L. Earley
James L. Earley

State of Tennessee
County of Davidson

On this 7th day of November, 2000, before me the undersigned authority, personally appeared **Barbara Gean Earley**, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: _____ Notary Public

State of Tennessee My Commission Expires MAY 28, 2003
County of Humphreys

Before me the undersigned authority, personally appeared **James L. Earley**, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution of the same as a free act and deed.

Witness my hand and official seal on 11-7-, 2000.

ROBERT L. TEEPLE NOTARY PUBLIC

Robert L Teeple
Notary Public

My Commission Expires: 7-26-03

State of Tennessee
County of Davidson

Affidavit

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $200,000.00

Daniel D Guthrie
Affiant

Sworn and subscribed before me on the 9th day of November 2000

PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

(Seal Required)
(If Authorized)

My Commission Expires MAY 30, 2004

Exhibit "A"

Metropolitan Government of Nashville and Davidson County

STEPHANIE B.C. BAILEY, M.D., M.S.H.S.A.
Director of Health

METROPOLITAN HEALTH DEPARTMENT
311 - 23rd Avenue North
Nashville, TN 37203-1511
Fax: (615) 340-5665
www.nashville.org/health/

MAYOR
Bill Purcell

BOARD OF HEALTH

Janie E. Parmley, R.N.
Chair

Lloyd A. Walwyn, M.D.
Vice-Chair

Denise A. Alper
Secretary

Samuel O. Okpaku, M.D.
Member

Henry Foster, M.D.
Member

Margaret Behm
Member

October 20, 2000

Barbara Earley
6995 River Rd.
Nashville, TN 37209

Private Sewage Disposal System
6995 River Road
Property Map 10, Parcel 125

Dear Mrs. Earley:

The following is in response to your request of July 28, 2000 for an investigation of the private sewage disposal system serving the residence located on the above referenced property. It is our understanding that this request was to facilitate the cash sale of the home located at 6995 River Road.

Our records indicate permission to construct a residence on this property was denied by our Department due to the absence of acceptable soil in which to install a private sewage disposal system. However, through an appeal process before the Board of Health, regulations concerning site approval were set aside and permission was granted for the installation of the system. As conditions of the Boards' approval, 360 square feet of absorption trench area was to be installed per bedroom and the soil-absorption system was to be divided into two fields through the use of a switch box. An inspection as-built drawing provided by the Metro Codes Division provided information that suggested the system was installed properly, and information gained during our field inspection suggests the system was installed in accordance with Board of Health requirements.

At the time of our visit, the soil absorption area in use appeared to be dry, as did the reserve system. Both of these systems were located in the front yard area. No visual evidence of system failure was noted. To prevent the overuse of this absorption field, we recommended the sewage flow be diverted at the switch box to the resting system every year. The pipe leading to the saturated field should then be plugged in order to allow that free an opportunity to dry and rejuvenate itself.

Only unacceptable soil remains in which to expand this system should a repair become necessary in the future. If the septic tank has not been pumped within the past three years, we recommend it be done to prolong the life of the sewage disposal system.

Sincerely,

Joshua T. Pendergrass
Public Health Environmentalist

JTP/jtp