This Instrument Prepared By:
JOHN T. GWIN, ATTORNEY AT LAW
2232 North Mt. Juliet Road
Post Office Box 888
Mt. Juliet, TN 37122

Mail

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ADDRESS NEW OWNER:
Sarah E. Smith
214 Lake Cove
Old Hickory, Tennessee 37138

SEND TAX BILL:
To Mortgagee

MAP AND PARCEL:
MAP 64-4
GROUP
PARCEL 39.0

MORTGAGEE:
Sterling Savings Bank
28400 Northwestern Highway, Suite 400
Southfield, Michigan 48034

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and the assumption by Grantee of the existing first mortgage indebtedness, and other good and valuable considerations, the receipt of which is hereby acknowledged, we, Wendell Ethridge and wife, Faye Ethridge, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Sarah E. Smith, unmarried, hereinafter called the Grantee, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

> Being Lot No. 7A on the plan of zone lot division Lot 7, Lake Country, as of record in Book 5800, page 352, amending Book 5200, page 493, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.
>
> Being the same property conveyed to Wendell Ethridge, then unmarried, by deed from Wendy Ethridge Lankes and husband, Todd L. Lankes, dated October 19, 1988, as of record in Book 7692, page 42, Register's Office for Davidson County, Tennessee. Faye Ethridge, wife of Wendell Ethridge, joins in this covneyance.

This is improved property known as 214 Lake Cove, Old Hickory, TN 37138.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to restrictions of record in Book 6095, page 656, and in Book 6213, page 626, said Register's Office; and also subject to all of the facts, conditions and limitations shown on the plans of record in Book 5200, page 493, and in Book 5800, page 352, said Register's Office.

As a portion of the consideration for this conveyance, Grantee herein assumes and promises to pay as due (commencing with the June 1, 1990 payment), and Grantee agrees to indemnify and hold Grantor harmless from any liability upon, the existing first mortgage

indebtedness on said premises, evidenced by a Deed of Trust of record in Book 6215, page 415, Register's Office for Davidson County, Tennessee.

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TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Sarah E. Smith, unmarried, her heirs and assigns, forever; and we, Wendell Ethridge and wife, Faye Ethridge do covenant with the said Grantee 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 Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this the 18th day of May, 1990.

Wendell Ethridge

Faye Ethridge

Faye Ethridge 3870 05/23 0101 03CHECK 137.35

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Wendell Ethridge and wife, Faye Ethridge, 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 Mt. Juliet, Tennessee, this the 18th day of May, 1990.

Patricia M. Irwin
NOTARY PUBLIC

PATRICIA M. IRWIN NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: March 13, 1993

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $ 39,481.87.

Sarah E. Smith
AFFIANT

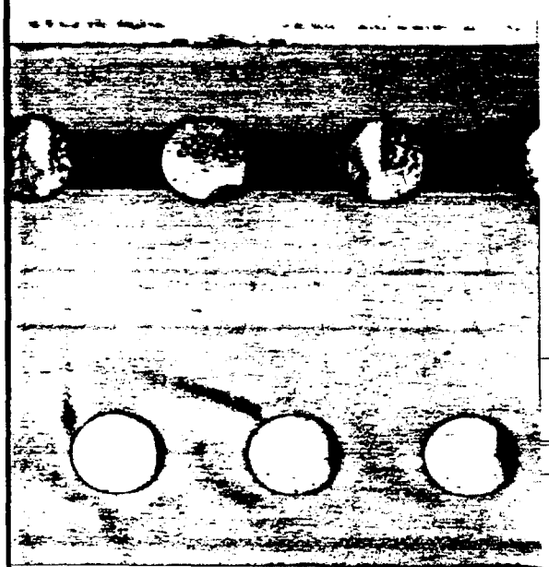
Subscribed and sworn to before me
this 18th day of May, 1990.

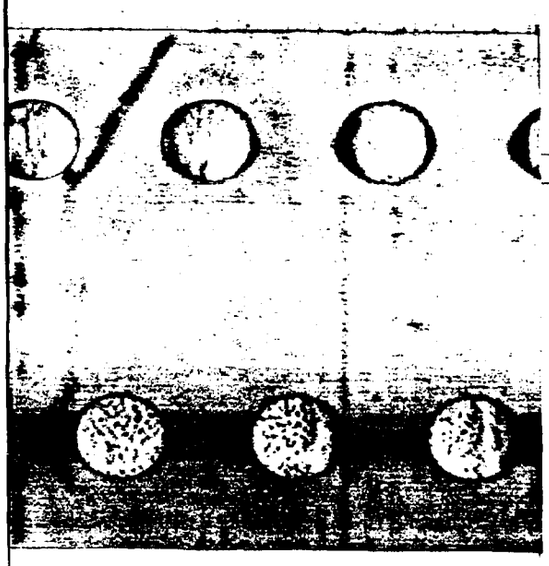
Patricia M. Irwin
NOTARY PUBLIC
My Commission Expires: March 13, 1993

NOTARY PUBLIC STATE OF TENNESSEE

MAY 23 9 02 AM '90

2810





OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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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		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 39481.87
CON TX 130.35
PRFEE 1.00
WDEED 6.00
TOTAL 137.35
CHECK 137.35

05/23/90 01 09:03 0001 3870

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

281100

IDENTIFICATION REFERENCE

MAY 23 9 02 AM '90

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

No. 321289