BOX 15

THIS INSTRUMENT PREPARED BY:
STEWART & BLACK, ATTORNEYS
333 SOUTH GALLATIN ROAD
MADISON, TN 37115

BOOK 8143 PAGE 470

ADDRESS NEW OWNER:

WILLIAM O. SMITH ET UX
145 HARPETH TRACE DRIVE
NASHVILLE, TN 37221

MAP/PARCEL NUMBER:

MAP 143-3D
PARCEL 145

SEND TAX BILLS TO:

ATLANTIC COAST MORTGAGE CO.
12700 Fair Lakes Circle, #400
Fairfax, VA 22033

THE ACTUAL CONSIDERATION OR VALUE WHICHEVER IS GREATER, FOR THIS TRANSFER IS 83,500.00, THIS THE 27th DAY OF June, 1990.

X William O Smith
AFFIANT

Subscribed and sworn to me, this the 27th day of June, 1990.

Notary Public
My commission expires: 1-12-94

5 6 3 4 1

JUL 2 12 13 PM '90

SPECIALWARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN AND no/100 ($10.00) DOLLARS, cash in hand paid and other good and valuable considerations, the receipt and sufficiency of which are hereby expressly acknowledged, WE, SUNTRUST MORTGAGE, INC., a corporation organized and existing under the laws of the State of Georgia, hereinafter referred to as GRANTOR, have this day bargained and sold, and do hereby transfer and convey unto the said WILLIAM O. SMITH ET UX, CATHERINE L. SMITH, hereinafter referred to as GRANTEES, THEIR successors, heirs and assigns, certain real estate in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of GRANTOR in and to any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (the "Property").

This conveyance of the "Property", and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 145 HARPETH TRACE DRIVE, NASHVILLE, TN .

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest belonging to the said GRANTEES, THEIR successors, heirs and assigns forever, WE covenant that WE ARE lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered except to the extent otherwise set forth in Exhibit "B" hereto.

WE further covenant and bind OURSELVES and OUR heirs, successors and assigns, to warrant and forever defend the title to the said land to the said Grantees, their heirs, successors, and assigns against the lawful claims of all persons whomsoever claiming by, through or under Grantors, but not further or otherwise, except as to those matters set forth above to which this conveyance is expressly made subject.

WITNESS the official hand and seal of Grantor's duly authorized officer on this the 27th day of June, 1990.

SUNTRUST MORTGAGE, INC.

BY: _____
First Vice President

STATE OF GEORGIA :

COUNTY OF Cobb :

Before me, Martha Arwood, a Notary Public in and for said County and State, personally appeared Rod Hartman, with whom I am personally acquainted (or who proved upon satisfactory evidence), and who, upon oath, acknowledged himself to be First V. P. of Suntrust Mortgage, Inc., the within named bargainor, a corporation, and that he as such First V.P., being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by himself as such First Vice President.

WITNESS my hand and official seal, at office, in Atlanta, Georgia, this the 27th day of June, 1990.

_____
Notary Public

My commission expires: Notary Public, DeKalb County, Georgia
My Commission Expires October 11, 1993

NOTARY PUBLIC MARTHA ARWOOD

EXHIBIT 'A'

A part of the Harpeth Tract Condominium Tract as shown per plat incorporated by reference herein, of record in Plat Book 5050, page 47, in the Register's Office for said county, the part hereby conveyed being:

Unit No. 145 as shown on said Plat and more fully described by the Master Deed Establishing a Horizontal Property regime with respect to Harpeth Tract Condominium, including the Plan and the administrative By-Laws, covenants and Restrictions thereunto attached and exhibited, recorded in Book 5116, page 751, in said Register's Office.

BEING the same property conveyed to Suntrust Mortgage, Inc., by Special Warranty Deed from Federal National Mortgage Association of record in Book 7893, page 639, Register's Office for Davidson County, Tennessee.

5444 07/02 0101 03CHECK 285.55

EXHIBIT 'B'

1. Real property taxes for 1990 and all future years.

2. Plat of record in Book 5050, page 47, Register's Office for Davidson County, Tennessee.

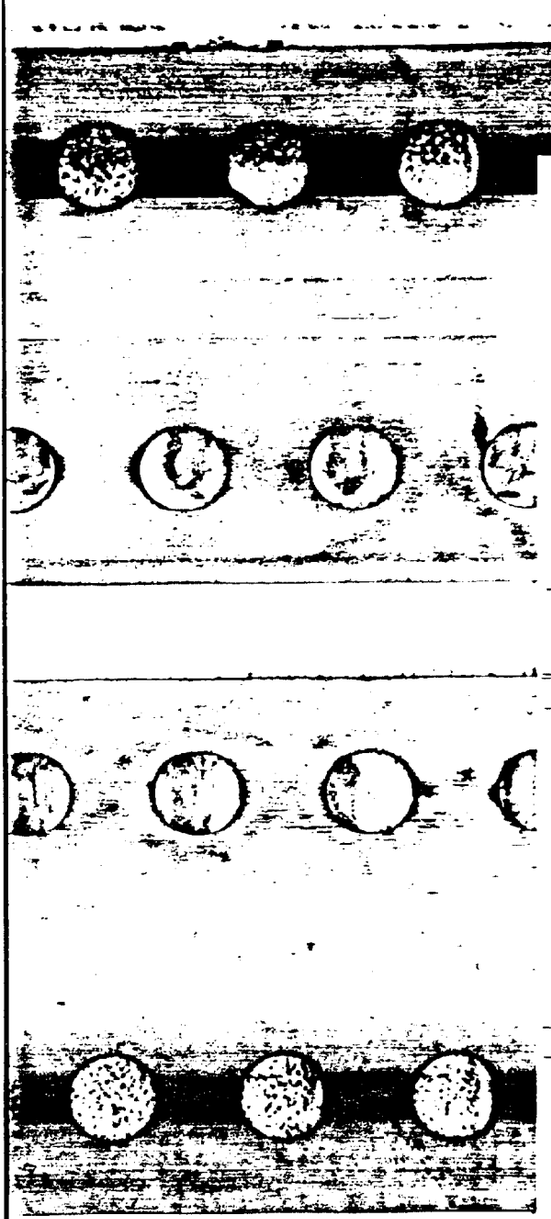
3. All of the terms, conditions and provisions of the Tennessee Horizontal Property Act, as set forth in T.C.A. §66-27-101, et seq.

4. Covenants, restrictions, easements, reservations and interests in favor of other unit owners and all sewer, water, electric, telephone and other utility easements now or hereafter established and all other terms and conditions as may be set forth in the Master Deed and By-Laws of Harpeth Trace Condominiums, of record in Book 5116, page 751, Register's Office for Davidson County, Tennessee.

5. Restrictions of record in Book 5120, page 918, Register's Office for Davidson County, Tennessee.

6. Charter of Harpeth Trace Condominiums, of record in Book 5120, page 199, Register's Office for Davidson County, Tennessee.

RECORDER'S MEMO
Legibility of Writing, Typing or Printing
Document Unsatisfactory When Received.



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8143 PAGE 473

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 83500.00
CON TX 275.55
PRFEE 1.00
WDEED 9.00
TOTAL 285.55
CHECK 285.55

07/02/90 01 12:15 0001 6444

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

38341

IDENTIFICATION

JUL 2 12 13 PM '90

No. 333343