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STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 58,811.86

David L. Fryer
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF May 19 91

Linda S. Harris
Notary Public

MY COMMISSION EXPIRES September 26, 1992
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

THIS INSTRUMENT WAS PREPARED BY
Linda S. Harris, Attorney, 761 Old Hickory Blvd. Suite 305, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
David L. Fryer	Collateral Mortgage, Ltd.	148-3
(NAME) 1509 Antioch Pike	(NAME) P.O. Box Crestwood Blvd.	46
(ADDRESS) Antioch, TN 37013	(ADDRESS) Birmingham Alabama 35283-080	2DU12346
(CITY) (STATE) (ZIP)	(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, Patrick C. Smith and wife, Janice F. Smith

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO David L. Fryer and wife, Teresa A. Fryer

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:

BEING Lot No. 306, Cherokee Hills, Section 3, of record in Book 3500, page 79, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Patrick C. Smith and wife, Janice F. Smith by deed from Administrator of Veterans Affairs of record in Book 6841, page 869, Register's Office for Davidson County, Tennessee.

Subject to restrictions of record in Book 3703, page 311, said Register's Office.

This conveyance is subject to any and all existing easments of record.

Grantees herein agree to assume an indebtedness evidenced by Deed of Trust of record in Book 6841, page 872, Register's Office for Davidson County, Tennessee, in the original principal amount of $ 53,650.00.

18029

RECEIVED FOR RECORD
May 30 9 46 AM '91

unimproved ( )
This is improved (X) property, known as 1509 Antioch Pike, Antioch, TN 37013
(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 our hand s this 22nd day of May 19 91

Patrick C. Smith
Patrick C. Smith

Janice Faye Smith
Janice F. Smith

First Data Systems, Inc.
1-800-626-5427

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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 Patrick C. Smith and wife, Janice F. Smith

the bargainor s, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 22nd day of May, 19 91.

Commission expires September 26, 1992

Linda S. Harris
Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ 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

WARRANTY DEED

FROM

Patrick C. Smith and wife, Janice F. Smith

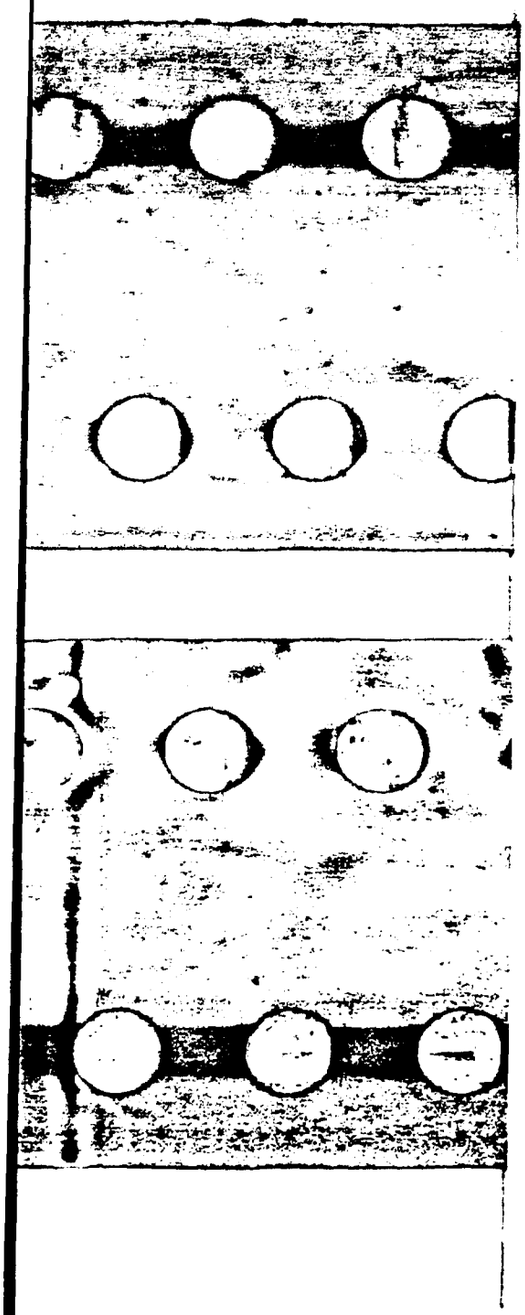
TO

David L. Fryer and wife, Teresa A. Fryer

RETURN TO:

Linda S. Harris, Attorney
761 Old Hickory Blvd. Suite 305
Brentwood, TN 37027

5448 05/30 0101 03CHECK 201.04



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 TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL
				CAMT 58811.86
				CON TX 194.04
				PRFEE 1.00
				WDEED 6.00
				TOTAL 201.04
				CHECK 201.04
05/30/91		01		09:48 0001 6448

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

18029

IDENTIFICATION REFERENCE

MAY 30 9 46 AM '91

FELIX Z. WILSON

No. 426004