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FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF Williamson }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 76,689.32

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20th DAY OF February, 1991

Notary Public

MY COMMISSION EXPIRES: 7-13-91

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
PATRICIA SPICER CARDEN, ATTORNEY
101 WESTPARK DRIVE, SUITE 220, BRENTWOOD, TENNESSEE 37027

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Lorraine W. Smith (NAME)	Sovran Mortgage Corporation (NAME)	05D63770
1508 Hunters Branch Road (STREET ADDRESS OR ROUTE NUMBER)	P. O. Box 26388 (STREET ADDRESS)	172-08-0-A-049.000
Antioch, TN 37013 (CITY) (STATE) (P. O. ZIP)	Richmond, VA 23260 (CITY) (STATE) (ZIP)	

FOR AND IN 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, Victor E. Swartz and wife, Donna M. Swartz

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Elliot D. Smith and wife, Lorraine W. Smith

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:

Land in Davidson County, Tennessee, being Lot No. 49 on the plan of Section Two-A Hunters Branch, of record in Book 6250, page 819, as amended in Book 6815, page 77, Register's Office for said County.

Said ot No. 49 fronts 59.70 feet on the southeasterly margin of Hunters Branch Road and extends back 100.03 feet on the northerly line and 97.97 feet on the southerly line to a dead line in the rear, measuring 73.94 feet thereon.

This conveyance is made subject to Declaration of covenants, conditions, and restrictions of record in Book 6601, page 7, in the Register's Office for said county, and to matters set forth in the above referenced plan of record.

It is understood and agreed that part of the consideration for the transfer of this property is the agreement of the Grantees to assume the unpaid balance of a note secured by a first mortgage Deed of Trust of record in Book 7073, page 131, rerecorded in Book 7439, page 269, said Register's Office, and also that the escrow account in connection with the aforesaid Deed of Trust is hereby transferred to the said Grantees.

This conveyance is made subject to the FHA Assumption Language Rider, which is incorporated hereto.

This is unimproved (X) improved ( ) property, known as 1508 Hunters Branch Road, 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 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 20th day of February, 1991

Victor E. Swartz

Donna M. Swartz

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INDIVIDUAL ACKNOWLEDGEMENT

State of Tennessee
County of Williamson

Personally appeared before me, the undersigned, a Notary Public of said county, Victor E. Swartz and wife, Donna M. Swartz

the within named bargainor(s), with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that ____ executed the within instrument for the purpose therein contained.

WITNESS my hand, at office, this 20th day of February, 19 91

Patricia Spicer Carden
NOTARY PUBLIC

My commission expires:
7-13-1991

CORPORATE ACKNOWLEDGEMENT

State of _____
County of _____

Before me, _____ of the state and county aforesaid, personally appeared _____, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be President (or other officer authorized to execute the instrument) of the _____, the within named bargainor, a corporation, and that he as such _____, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as _____.

WITNESS my hand and seal, at office in _____,
this _____ day of _____, 19____.

_____
NOTARY PUBLIC

My commission expires:

_____

WARRANTY DEED

FROM

Victor E. Swartz and wife,

Donna M. Swartz

TO

Elliot D. Smith and wife,

Lorraine W. Smith

PATRICIA SPICER CARDEN
Attorney at Law
101 Westpark Drive, Suite 350
Brentwood, Tennessee 37027

RECEIVED FOR RECORD
AUG 12 2 46 PM '91
REGISTER'S OFFICE

38582

FHA ASSUMPTION ADDENDUM

Said conveyance is subject to such easements, covenants, restrictions and other matters as are of record and pertain to the aforesaid Property as of the date hereof including, but not limited to, a Deed of Trust/Mortgage executed by Victor E. Swartz and Donna M. Swartz to J.R. Cannon, Trustee dated December 16, 1986, to secure to Commerce Union Bank or its successors in interest thereunder (the "Noteholder") the payment of a Note dated December 16, 1986 (the "Note"), executed by Victor E. Swartz and Donna M. Swartz payable to the order of said Noteholder. Said Deed of Trust/Mortgage is recorded at Page 131" in Deed Book 7073 in the Clerk's Office/Recorder's Office of the Circuit Court of the City/County of Davidson. *rerecorded in Book 7439, page 269.

The total outstanding indebtedness to the Noteholder under the Note as of the date hereof is Ninety-Eight Thousand Nine Hundred and Eighty-Seven Thousand Dollars and 01/100 ($98,987.01) and Elliott D. Smith and Lorraine W. Smith by execution hereof agree to be bound by the terms, conditions, and covenants of said Note and Deed of Trust/Mortgage, to assume the timely payment of all sums, including the total outstanding indebtedness.

As is evidenced by the signature of its duly authorized office below, the Noteholder hereby consents to this Deed/Mortgage and Assumption Agreement. Notwithstanding anything herein to the contrary, Noteholder also hereby agrees that Victor E. Swartz and Donna M. Swartz will be released of liability on the Deed of Trust/ Mortgage and Note.

WITNESSETH the following signatures and seals:

Victor E. Swartz

Donna M. Swartz

AGREED TO:

Elliott D. Smith
By: Lorraine W. Smith, Attorney in Fact

Lorraine W. Smith

CONSENTED TO:

SOVRAN MORTGAGE CORPORATION

By: William G. Stone, Vice President

ATTEST:

By: Donald D. Courtney, Assistant Secretary

Subscribed before me by Victor & Donna Swartz
this 31st day of May, 1991.

My Commission Expires March 17, 1992

Notary Public
State at Large, Ky.

STATE OF VIRGINIA

City of Richmond, To-wit:

I, Isabella Axelson, a Notary Public in and for the city aforesaid, in the State of Virginia, do certify that William G. Stone, Vice President, and Donald W. Courtney, Assistant Secretary, respectively of Sovran Mortgage Corporation whose names as such are signed to the foregoing writing, have acknowledged the same before me in my city aforesaid.

My Commission expires on the 30th day of November, 1993.

Given under my hand this 17th day of June, 1991.

Isabella Axelson
Notary Public

ASM12-A/WP/bs
F13-11.2

1001 18/13 0101 CHECK 296-79

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 76689.32
CON TX 283.79
PRFEE 1.00
WDEED 12.00
TOTAL 296.79
CHECK 296.79

08/12/91 01 14:47 0001 3001

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

38582

FEE/TAX REFERENCE

Aug 12 2 46 PM '91

No. 449560