THIS INSTRUMENT PREPARED BY:

MAIL WATTS, UNDERWOOD & RUBENFELD, ATTORNEYS
2000 Richard Jones Road, Suite 150
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this, transfer is $94,889.52.

Carla S Ross
Affiant

Subscribed and sworn to before me this 27th day of September, 1991.

Notary Public

My Commission Expires: 4-23-94

Address New Owner:	**Send Tax Bills to:**	**Map & Parcel Nos.**
CARLA S. ROSS 1115 Calvin Street Nashville, Tennessee 37206	FIRST TENNESSEE BANK P.O. Box 1000 Dept. 47 Memphis, Tennessee 38148	MAP 83-52 PARCEL 221 23W 08935

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of NINETY FOUR THOUSAND EIGHT HUNDRED EIGHTY NINE AND 52/100 ($94,889.52) DOLLARS, paid and to be paid as follows: SEVEN THOUSAND SEVEN HUNDRED AND 00/100 ($7,700.00) DOLLARS, cash in hand paid, the receipt of which is hereby acknowledged, and for the balance of EIGHTY SEVEN THOUSAND ONE HUNDRED EIGHTY NINE AND 52/100 ($87,189.52) DOLLARS, Grantee has this day assumed and agreed to pay the unpaid balance of that one certain Deed of Trust Note in the original principal amount of $87,550.00, payable to First Tennessee Bank National Association and secured by Deed of Trust of record in Book 8247, page 461, as re-recorded in Book 8254, page 913, Register's Office for Davidson County, Tennessee, we **MICHAEL DEAN SMITH and wife, DEBRA SUE CONGLETON-SMITH,** hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto **CARLA S. ROSS, 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. 8 on the Plan of the subdivision of the Calvin Davis Lot, as of record in Book 57, page 85, Register's Office for Davidson County, Tennessee.

SAID Lot No. 8 fronts 50.0 feet on the northerly side of Calvin Avenue and runs back between parallel lines 150.0 feet to an alley.

BEING the same property conveyed to Michael Dean Smith and wife, Debra Sue Congleton-Smith, by deed from Jack Clark, and wife, Bonita Clark, of record in Book 8247, page 458, Register's Office for Davidson County, Tennessee.

This is improved property known as 1115 Calvin Avenue, Nashville, Tennessee 37206.

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, her heirs and assigns, forever.

GRANTORS COVENANT with the said GRANTEE that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantees.

2. Matters shown on the Plan of the Subdivision of the Calvin

Davis Lot, of record in Book 57, page 85, Register's Office for Davidson County, Tennessee.

GRANTORS FURTHER COVENANT and bind themselves, their 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.

IN WITNESS WHEREOF we have hereunto set our hands on this the 27th day of September, 1991.

Michael Dean Smith
MICAHEL DEAN SMITH

Debra Sue Congleton-Smith
DEBRA SUE CONGLETON-SMITH
by: Carole M. Parker
Atty in Fact

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 MICHAEL DEAN SMITH, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 27th day of September, 1991.

Notary Public

My Commission Expires:

2-23-94

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, CAROLE M. PARKER, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of DEBRA SUE CONGLETON-SMITH, and acknowledged that she executed the same as the free act and deed of the said DEBRA SUE CONGLETON-SMITH.

WITNESS my hand and seal this 27th day of September, 1991.

Notary Public

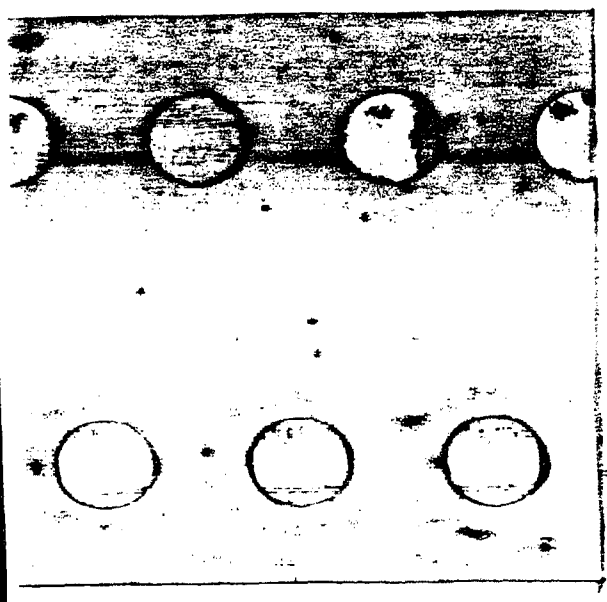
My Commission Expires:

2-23-94

5094 1- Oct 1 9 49 AM '91

IDENTIFICATION

3555 10-01 0101 03CHECK 358.00



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

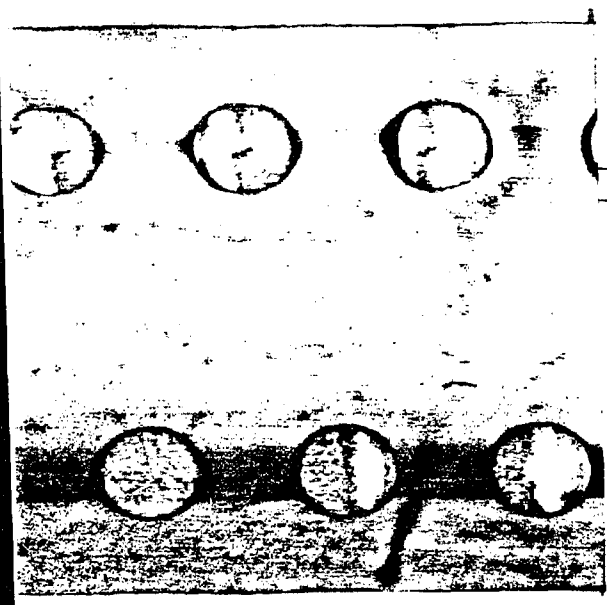
BOOK 8453 PAGE 773

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	94889.52
CON TX	351.09
PRFEE	1.00
WDEED	6.00
TOTAL	358.09
CHECK	358.09

10/01/91 01 09:49 0001 8935



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

5094 I.

IDENTIFICATION REFERENCE

OCT 1 9 49 AM '91

FELIX Z. WILSON, II
REGISTER
DAVIDSON COUNTY, TENN.

No. 463763