Ex 1

FORM NO. WD-1

BOOK 8513 PAGE 718

STATE OF TENNESSEE }
COUNTY OF DAVIDSON } At Large

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 78,565.4

Donald Black
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 19th DAY OF December, 19 91

Notary Public

MY COMMISSION EXPIRES: October 9, 1995

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Gary B. Fisher, Attorney, 2711 Murfreesboro Rd. #105, Antioch, TN 37013
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	Mortgagee: and Send Tax Bill To:	MAP-PARCEL NUMBERS
Donald Black (NAME)	Bowest - NYG (NAME)	086-07-0
1220 Jackson Hill Road (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 85101 (STREET ADDRESS)	115.00
Hermitage, TN 37076 (CITY) (STATE) (P. O. ZIP)	San Diego, CA 92186-5101 (CITY) (STATE) (ZIP)	4D 90329

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 HERBBY ACKNOWLEDGED, WE, Danna D. Fowler Smith and husband, Reinhold Edward Smith

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Donald Black, unmarried

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. 78 on the Plan of Jackson's Retreat, Phase II, of record in Plat Book 5200, Page 673, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Danna D. Fowler Smith by deed of record in Book 7587, Page 464, Register's Office for Davidson County, Tennessee.

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

Danna D. Fowler and Danna D. Fowler Smith being one and the same person.

Reinhold Edward Smith joins in this conveyance for the sole purpose of conveying any marital rights he may have.

This conveyance is subject to a certain Deed of Trust securing the payment of a promissory note to Century Mortgage Corporation of record in Book 7587, Page 467, and assigned to Bowest - NYG, said Register's Office with a present unpaid balance of approximately $72,165.41, which the Grantees herein hereby assume and agree to pay. The escrow account in connection with said loan is hereby transferred to Grantee.

The grantee futher assumes the obligation of the grantor and/or original mortgagor under the terms of any instrument, regulations or laws creating the loan to indemnify the Department of Veterans Administration or Federal Housing Administration to the extent of any claim of payment arising from the guaranty or insurance of the indebtedness.

unimproved ( )
This is improved (XX) property, known as 1220 Jackson Hill Road, Hermitage, TN 37076
(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 19th day of December, 19 91

Danna D. Fowler Smith

Danna D. Fowler Smith Reinhold Edward Smith

STATE OF TENNESSEE
Davidson County
XXXXXX
At Large

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Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Danna D. Fowler Smith and husband, Reinhold Edward 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 Antioch, Tennessee, this 19th day of December, 19 91.

Notary Public

Commission Expires October 9, 1995

STATE OF TENNESSEE
Davidson County

Before me, _____ a Notary Public in and for 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 the _____ of the _____ a corporation, and that he as such _____, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as _____.

Witness my hand and official seal at _____, _____, this _____ day of _____. 19____.

_____ Notary Public

Commission Expires _____

7:1406

WARRANTY DEED

FROM
Danna D. Fowler Smith and husband, Reinhold Edward Smith

TO
Donald Black, unmarried

IDENTIFICATION REFERENCE

DEC 23 1 44 PM '91

4854 12/23 0101 03CHECK 297.82

Guaranty Title and Escrow Co.
Suite 105, Priest Lake Professional Building
2711 Murfreesboro Road
Antioch, Tennessee 37013
Phone (615) 367-0595
Phone (615) 367-0697

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 78565.41
CON TX 290.82
PRFEE 1.00
WDEED 6.00
TOTAL 297.82
CHECK 297.82
12/23/91 01 13:46 0001 4854

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

7:1406

IDENTIFICATION REFERENCE

DEC 23 1 44 PM '91

No. 487331