STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 44,000.00

James L. Smith
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 4th DAY OF February, 19 92.

Notary Public

MY COMMISSION EXPIRES: May 26, 1995
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Steltemeier & Westbrook, Attys, 2002 Richard Jones Rd., C-101, Nashville, Tn. 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
James L. Smith (NAME)	Real Estate Financing, Inc. (NAME)	MAP 74-16
235 Bonnabrook Drive (ADDRESS)	P O Box 669 (ADDRESS)	PARCEL 58
Hermitage, TN. 37076 (CITY) (STATE) (ZIP)	Montgomery, AL 36101 (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, Fredric A. Lambert, Jr. and wife, Eleanor Lorene Lambert

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO James L. Smith , 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. 427, Section 5 of Hermitage Hills Subdivision, as of record in Book 3300, page 1, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Fredric A. Lambert, Jr. and wife, Eleanor Lorene Lambert by deed from Jack A. Powell and wife, Colette Elder Powell of record in Book 5224, page 942, Register's Office for Davidson County, Tennessee.

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 5224, page 944, Register's Office for Davidson County Tennessee, and also that the escrow account in connection with the aforesaid Deed of Trust is hereby transferred to said grantee.

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

unimproved ( )
This is improved (X) property, known as: 235 Bonnabrook Drive, 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 4th day of February, 19 92

Fredric A. Lambert Jr.
Fredric A. Lambert, Jr.

Eleanor Lorene Lambert
Eleanor Lorene Lambert

James L. Smith
James L. Smith

BOX 15

STATE OF TENNESSEE
COUNTY OF DAVIDSON

BOOK 8548 PAGE 229

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Fredric A. Lambert, Jr. and wife, Eleanor Lorene Lambert

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 Nashville, Tennessee, this 4th day of February, 19 92

Commission expires May 26, 1993

Notary Public

STATE OF TENNESSEE
COUNTY OF

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

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 James L. 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 at Nashville, Tennessee, this 4th day of February, 1992.

Notary Public

My Commission expires:

May 26, 1993

8.34 4 7.

IDENTIFICATION REFERENCE

FEB 11 3 02 PM '92

DAVIDSON COUNTY, TN

WARRANTY DEED

FROM

Fredric A. Lambert, Jr. and wife,
Eleanor Lorene Lambert

TO

James L. Smith

RETURN TO

Steltemeier & Westbrook, Attys
2002 Richard Jones Rd., C-101
Nashville, Tn. 37215

0359 02/11 0101 03CHECK 169.80

OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8548 PAGE 230

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 44000.00
CON TX 162.80
PRFEE 1.00
WDEED 6.00
TOTAL 169.80
CHECK 169.80

02/11/92 01 15:02 0001 0359

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8347.

IDENTIFICATION REFERENCE

FEB 11 3 02 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 500943