[ADDRESS NEW OWNER:]	SEND TAX BILL TO:]	MAP-PARCEL NOS.]
[Belinda L. Simms]	STM Mortgage Company]	MAP and PARCEL]
[641 Hardinshire Drive]	Attn: Tax Dept.]	064-13-O-A 011.00 CO.]
[Hermitage, Tennessee 37076]	2355 ST Emmons Freeway] Dallas, TN 75207]	

[This instrument prepared by: Cindy S. Smith, Attorney, Royal Elm Office Park]
[2605 Elm Hill Pike, Suite C, Nashville, Tennessee 37214 (Davidson County - Box 27B)]

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and No/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Walter Keith Kreidel and Phyllis Bryn Kreidel, Husband and Wife** , (the "Grantors") have bargained and sold, and by these presents do transfer and convey unto **Belinda L. Simms, a single woman** (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, being more particularly described as follows, to wit:

4347 08/27 0101 03CHECK 310.92

LAND in Davidson County, Tennessee, being Lot No. 11 on the Plan of THE VILLAGES AT SOUTHFORK, of record in Plan Book 6900, Page 482, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete and accurate description thereof.

BEING the same property conveyed to Walter Keith Kreidel and wife, Phyllis Bryn Kreidel by Warranty Deed from Centex Real Estate Corporation, a Nevada Corporation of record in Book 7661, page 476, said Register's Office.

This is property with a common address of 641 Hardinshire Drive, Hermitage, Tennessee 37076.

It is understood and agreed between the parties that part of the consideration for the conveyance of said property is the assumption by the Grantees of an indebtedness secured by a Deed of Trust of record in Book 7661, Page 479, said Register's Office.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING: a) Property taxes for the current year, said taxes remaining in escrow and payment of said assumed by the Grantees; b) Deed of Trust of record in Book 7661, page 479, said Register's Office; c) Restrictive Covenants of record in Book 7390, Page 454, said Register's Office; d) All matters on the Plan of record in Book 6900, Page 482, said Register's Office.

[STATE OF TENNESSEE
[COUNTY OF Davidson
[The actual consideration or value, whichever is greater for this
[transfer is $81,569.11
[
[Subscribed and sworn before me this 14th day of August, 1992.
[
[My Commission Expires: 7-23-94

Belinda L Simms
Affiant

Notary Public

4 0 0 8 1 3

IDENTIFICATION REFERENCE

AUG 27 9 05 AM '92

ELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees' successors and assigns, forever.

And Grantors do covenant with the said Grantees that Grantors 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 set forth herein.

And Grantors do further covenant and bind themselves, their representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

When necessary for proper construction, the singular shall include the plural and the plural shall include the singular, and the reference to any gender shall include reference to any and all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this **14th** day of **August, 1992.**

Walter Keith Kreidel

Walter Keith Kreidel

Phyllis Bryn Kreidel by Walter Keith Kreidel POA

Phyllis Bryn Kreidel by Watler Keith Kreidel by Power of Attorney recorded simultaneously herewith

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, Cindy S. Smith, a Notary Public in and for said County and State, the within named **Walter Keith Kreidel and Phyllis Bryn Kreidel, Husband and Wife**, with whom I am personally acquainted, or who 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 **14th** day of **August, 1992.**

Notary Public

My Commission Expires: 7-23-94

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named Walter Keith Kreidel, with whom I am personally acquainted, and who acknowledged that he executed the with instrument for the purposes therein contained, and who further acknowledged that he is the Attorney-In-Fact of Phyllis Bryn Kreidel, and is authorized by Phyllis Bryn Kreidel to execute this instrument on her behalf.

Witness my hand and official seal at Nashville, Tennessee, this 14th day of August, 1992.

Notary Public

My Commission Expires: 7-23-94

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8712 PAGE 223

CO CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MC 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 81569.11
CON TX 301.92
PRFEE 1.00
WDEED 8.00
TOTAL 310.92
CHECK 310.92

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/27/92 01 09:26 0001 4347

4 0 0 8: 1.

IDENTIFT REFERENCE:

AUG 27 9 24 AM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 564075