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Box 5

PREPARED BY:
Michael Troy Haley, Attorney
SMS/Strategic Mortgage Services of TN
1100 Kermit Drive, Suite 204
Nashville, TN 37217

"ASSUMPTION DEED"

STATE OF Tennessee

COUNTY OF Davidson

The actual consideration or value, whichever is greater for this transfer is $103,000.00

Judith F. Caruthers
Affiant

Subscribed and sworn to before me this 6th day of May, 1994

Patsy L. Meredith
Notary Public

My Commission Expires: 3-28-98

(Affix Seal)

PATSY L. MEREDITH NOTARY PUBLIC AT LARGE WILSON CO. TENN.

IN CONSIDERATION OF ONE ($1.00) DOLLAR and other valuable considerations paid, the receipt of which is hereby acknowledged, and the assumption by the Grantee(s) herein of the unpaid balance, together with all accrued interest thereon, of the original indebtedness of $SEVENTY-NINE THOUSAND SIX HUNDRED AND NO/100------($79,600.00)-- Dollars, evidenced by one (1) note dated June 03 19 93, and secured by a deed of trust executed by ~~Freida L. McCarty~~ to Freida L. McCarty to J. William Pierce, Jr., Trustee for NORTH AMERICAN MORTGAGE COMPANY dated June 03, 19 93, and recorded in Book 8975, Page 801, in the Register's Office of Davidson County, State of Tennessee, said note and deed of trust having been assigned by N/A to N/A by instrument recorded in Book N/A, Page N/A, in the said Register's Office, I(We) FREIDA L. McCARTY, an unmarried person do hereby sell, transfer, and convey unto JUDITH F. CARUTHERS the following described real estate, to-wit:

SEE ATTACHMENT "A" for legal description

47534
IDENTIF. & REFERENCE

94 MAY -6 PM 12:56
FEE
DAVIDSON COUNTY, TN.

As consideration the Grantee hereby assumes and agrees to pay, according to its terms and tenor, the balance due on the Deed of Trust in favor of North American Mortgage Company its successors and/or assigns, dated June 3, 1993, of record in Book 8975, page 801, Register's Office for Davidson County, Tennessee, the original amount of which was $79,600.00.

The Grantor(s) further transfer and assign unto the Grantee(s) herein all their right, title and interest in or to any reserve funds now held to their account for the purpose of paying taxes and/or insurance or other charges against said property, in connection with said deed of trust registered in Book 8975, Page 801, in the said Register's Office of Davidson County, State of Tennessee.

TO HAVE AND TO HOLD the same unto the said JUDITH F. CARUTHERS, their heirs and assigns, forever in fee simple, I (We) convenant that we are lawfully seized and possessed of said real estate, have full power and lawful authority to sell and convey the same; that the title thereto is clear, free and unencumbered, except as hereinabove mentioned and assumed, and that we will forever warrant and defend the same against all lawful claims.

WITNESS our hands this 6th day of May, 19 94

Judith F. Caruthers

Freida L. McCarty, unmarried

STATE OF Tennessee
COUNTY OF Davidson

On this 6th day of May, 19 94, before me personally appeared Judith F. Caruthers, a single person, Freida L. McCarty, single to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

Patsy L. Meredith
Notary Public

My Commission Expires: 3-28-98

PATSY L. MEREDITH NOTARY PUBLIC AT LARGE WILSON CO. TENN.

GRANTEE'S ADDRESS:	MAIL TAX BILLS TO:	MAP-PARCEL NUMBER:
Judith F. Caruthers 2713 Fleet Drive Hermitage, Tennessee 37076	SAME	86-14-0-B-81.00

ATTACHMENT "A" legal description:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows; To-Wit:

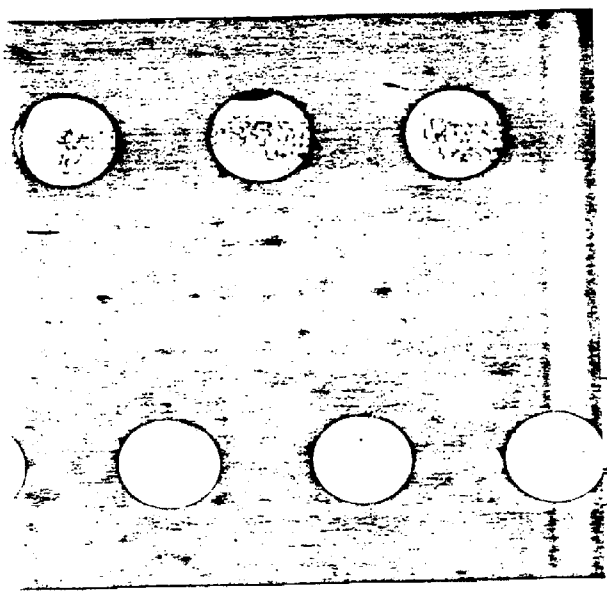
Land in Davidson County, Tennessee, being Lot No. 31 on the Plan of Final Plan of Fleetwood Subdivision, Phase Two, being a planned unit development, of record in Plat Book 6900, pages 738 and 739, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to Freida L. McCarty, unmarried, by deed from Ken Lokey Homes, Inc., dated May 18, 1990, recorded May 22, 1990, of record in Book 8113, page 881, in the Register's Office for Davidson County, Tennessee.

This property is also known as 2713 Fleet Drive, Hermitage, Tennessee 37076.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

3313 05/06 0101 03CHECK 390.10



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

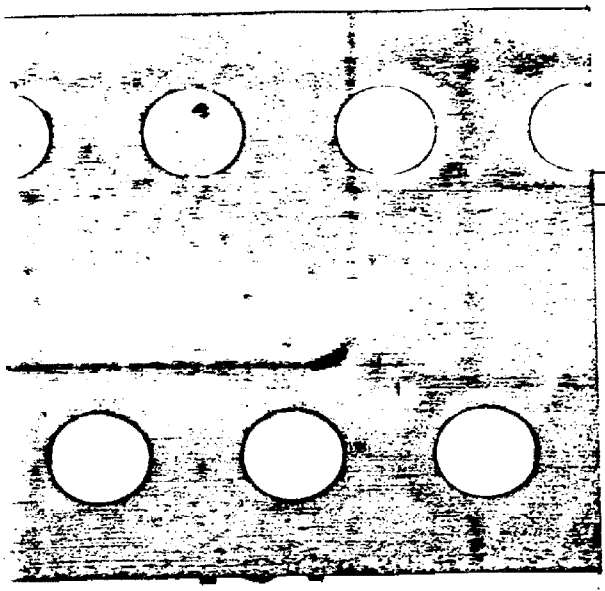
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CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			CAMT	
				103000.00
			CON TX	381.10
			PRFEE	1.00
			WDEED	8.00
			TOTAL	390.10
			CHECK	390.10
05/06/94	01		12:56 0001	3313



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

47534
IDENTIF. ↑ REFERENCE

94 MAY -6 PM 12:56
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 788376