This Instrument Prepared By:
HAROLD REEVES, ATTORNEY P.C.
640 Spence Lane, Suite 218
Nashville, TN 37217
(615) 361-6679

ADDRESS NEW OWNER:
Gail Yvonne Dearolf
109 Fairways Drive
Nashville, TN 37214

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Matrix Financial Services Corporation
P.O. Box 78144
Phoenix, AZ 85062-8144

MAP AND PARCEL:
MAP 84-15
PARCEL 160

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we, Harold D. Smoak Jr., Unmarried hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Gail Yvonne Dearolf , 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:

BEING Lot No. 12, on the Plan of R.D. Stanford's Subdivision on Lannon Property, in Satterfield's Subdivision, of record in Book 547, Page 186, Register's Office for Davidson County, Tennessee.

SAID Lot No. 12, fronts 100 feet on the easterly side of Fairway Drive and runs back 319 feet on the northerly line and 318.66 feet on the southerly line to a dead line, measuring 100 feet thereon.

Being the same property conveyed to Harold David Smoak, Jr., Unmarried , by deed from John F. Hampton, Forrest F. Hampton and Dorothy Louise Hampton of record in Deed Book 8843, Page 636, Register's Office for Davidson County, Tennessee.

This is the same description as in previous deed of record.

This conveyance is subject to all notes, restrictions and setback lines of matter of record in Book 547, Page 186, said Register's Office.

Ken Andrews executed this instrument on behalf of Harold D. Smoak, Jr. pursuant to a Power of Attorney which is being placed of record currently herewith.

This is improved property known as 109 Fairways Drive, Nashville, TN 37214.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Gail Yvonne Dearolf, their heirs and assigns, forever; and we, Harold D. Smoak Jr., Unmarried 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 shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

90321
IDENTIFICATION REFERENCE

94 SEP 13 AM 10:45
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

MAIL ENV.

Witness our hands this the 8th day of September, 1994.

Harold D. Smoak Jr. by Ken Andrews, attorney-in-fact

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Ken Andrews, as Attorney-in-Fact for Harold D. Smoak, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the within instrument for the purposes therein contained and who further acknowledged that he/she is the Attorney-in-Fact of the maker, or a constituent of the maker , and is authorized by the maker, or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker. Witness my hand and official seal at Mt. Juliet, TN 37122, this the 8th day of September, 1994.

NOTARY PUBLIC

My Commission Expires: 4/25/98

STATE OF TENNESSEE)
COUNTY OF WILSON)

7824 09/13 0101 03CHECK 434.50

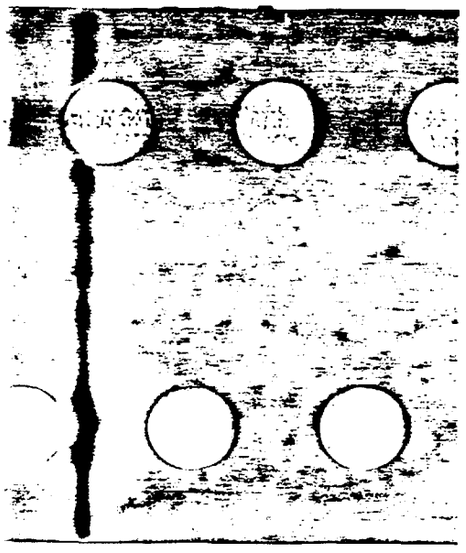
STATE OF TENNESSEE)
COUNTY OF Wilson)

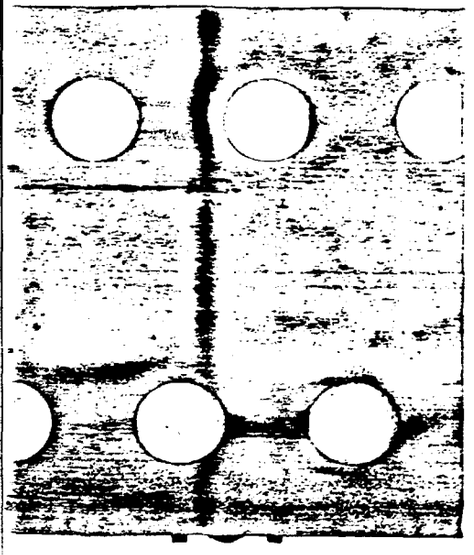
The actual value or consideration, whichever is greater, for this transfer is $ 115,000.00.

AFFIANT

Subscribed and sworn to before me this 8th day of September, 1994.

NOTARY PUBLIC
My Commission Expires: 4/25/98





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

RECEIVED OF _____

FOR _____

BOOK 9463 PAGE 305

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	115000.00
CON TX	425.50
BANK	1.00
MDEED	8.00
TOTAL	434.50
CHECK	434.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

09/13/94 01 10:43 0001 7824

90321
IDENTIF. ↑ REFERENCE

94 SEP 13 AM 10:45

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 834162