5S

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 131,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF March 19 95

Notary Public

MY COMMISSION EXPIRES: 11-30-97
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Sidwell & Barrett, P.C., 121 First Ave. Suite 200, Franklin, Tennessee 37064

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Gary W. Smith (NAME)	Standard Federal Bank (NAME)	MAP 117-8B
3408 Richards Street (ADDRESS)	2600 W. Big Beaver Road (ADDRESS)	PARCEL 3
Nashville, Tennessee 37215 (CITY) (STATE) (ZIP)	Troy, MI 48084 (CITY) (STATE) (ZIP)	UNIT 3

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, John E. Waggener, a married person

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Gary W. Smith and wife, Mary R. Smith

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 Unit No. 3 on the Plan of Stokeswood Condominiums, of record in Book 6200, page 155, said Register's Office, to which reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to John E. Waggoner by deed from David Eugene Innis and wife, Betty E. Innis of record in book 7231, page 35, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO:

Terms and provisions of Master Deed and Bylaws of record in Book 6441, page 577, and amended in Book 6436, page 620, Register's Office for Davidson County, Tennessee.

Plan of record in Book 10200, page 155, said Register's Office, shows an Owner's Certificate, certain notes, easements and setback lines.

Taxes for the year 1995 and subsequent years, a lien, but not yet due and payable.

Janelle Waggener joins in this conveyance to convey any and all interest she may have in subject property.

unimproved ( )
This is improved (X) property, known as 3408 Richards Street, Nashville, Tennessee 37215
(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 my hand this 27th day of March 19 95

John E. Waggener

Janelle Waggener

Janelle Waggener

BOOK 9634 PG 824

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named John E. Waggener and wife, Janelle Waggener

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 Franklin, Tennessee, this 27th day of March, 19 95.

Commission expires 11-30-97

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 _____

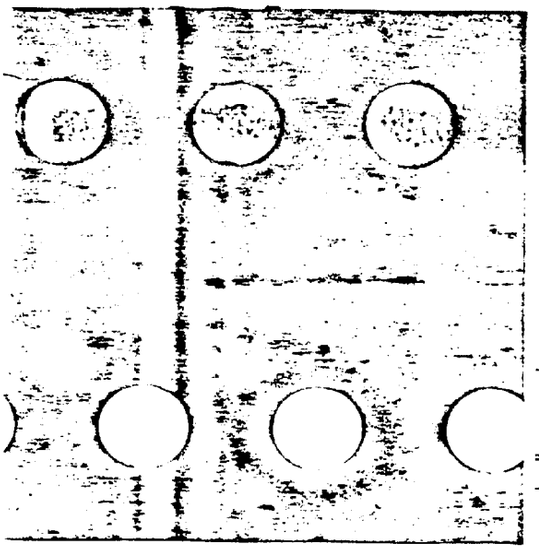
Notary Public

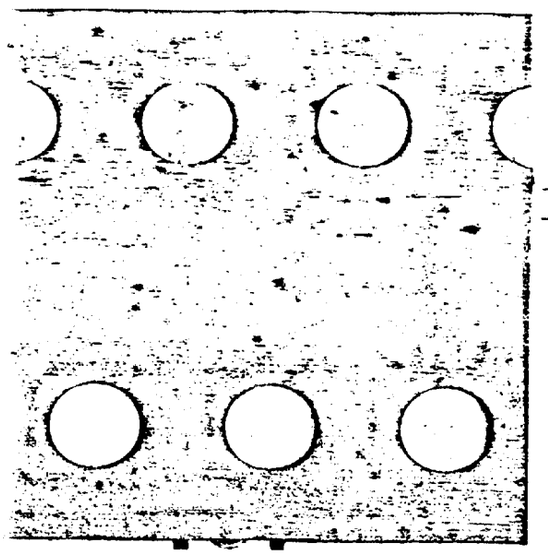
47827

95 APR -3 PM 12:51

5723 04/03 0101 03CHECK

497.03





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9634 PG 825

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	
	131700.00
CON TX	488.03
PRFEE	1.00
WDEED	8.00
TOTAL	497.03
CHECK	497.03

04/03/95 01 12:50 0001 6793

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

47827
IDENTIFICATION REFERENCE

95 APR -3 P1:12:52
REGISTER
DAVIDSON CO., TN.

No. 896323