Box 50-B

This Instrument Prepared By:
Stokes & Bartholomew, P.A.
3310 West End Avenue, 4th Floor
Nashville TN 37203
Return to Box 50-B

BOOK 9752 PG 105

ADDRESS NEW OWNER:
Diane M. Sumner
823 Rachels View
Hermitage, Tennessee 37076

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Southeastern Mortgage of Tennessee, Inc.
565 Marriott Drive, Suite 250
Nashville, Tennessee 37214-5014

MAP AND PARCEL:
MAP 75-11
GROUP
PARCEL 233

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, we, Michael Stennis Smith and wife, Tammy G. Smith, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Diane M. Sumner,an unmarried person, hereinafter called the Grantee, her 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. 54B of the Zone Lot Division of Lots 49 thru 69 and Lots 71, 72, 73, 75, 76, 77 and 79, Rachel's Square, Section 2, as of record in Plat Book 6250, pages 538-543, amending Plat Book 5200, pages 623-625, as amended in Book 6231, pages 64 and 66, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.
>
> Being the same property conveyed to Michael Stennis Smith, by deed from Jack Kemp, Secretary of Housing and Urban Development, of Washington, D.C., of record in Book 8593, page 469, Register's Office for Davidson County, Tennessee.

This is improved property known as 823 Rachels View, Hermitage, TN 37076.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and governmental regulations that may affect the premises and the following exceptions.

1. Subject to 1995 Metropolitan Government Property taxes and subsequent years thereafter.
2. Restrictive Covenants contained in an instrument of record in Book 6455, page 135, Register's Office for Davidson County, Tennessee, omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status, or national origin.
3. Subject to all matters shown on the Plan of record in Book 5200, pages 623-625, as amended in book 6231, pages 64-66, and further amended in Book 6250, pages 538-543, in said Register's office.
4. Declaration of Covenants, Conditions and Restrictions of

Rachel Square, including assessments, as set forth and contained instrument of record in Book 6619, page 777, and By-Laws appended thereto of record in Book 6619, page 782, as amended in Book 8030, page 757, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Diane M. Sumner,an unmarried person, her heirs and assigns, forever; and we, Michael Stennis Smith and wife, Tammy G. Smith, do covenant with the said Grantee 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 Grantee, her 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.

Witness our hands this the 27th day of July, 1995.

Michael L Smith
Michael Stennis Smith By: Richard Fitzgerald Bryan Attorney-In-Fact

Tammy G. Smith
Tammy G. Smith By: Richard Fitzgerald Bryan Attorney-In-Fact

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 Richard Fitzgerald Bryan, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged that he executed the within instrument on behalf of Michael Stennis Smith as his Attorney-In-Fact, as the free act and deed of the within named Michael Stennis Smith.

Witness my hand and official seal at Nashville, Tennessee, this the 27th day of July, 1995.

NOTARY PUBLIC

R. L. MOORE NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires:
May 20, 1996

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 Richard Fitzgerald Bryan, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged that he executed the within instrument on behalf of Tammy G. Smith as her Attorney-In-Fact, as the free act and deed of the within named Tammy G. Smith.

Witness my hand and official seal at Nashville, Tennessee, this the 27th day of July, 1995.

NOTARY PUBLIC

My Commission Expires: Dec 20, 1996

R. L. MOORE NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $ 47,000.00.

Diane M Summers
AFFIANT

Subscribed and sworn to before me
this 27th day of July, 1995.

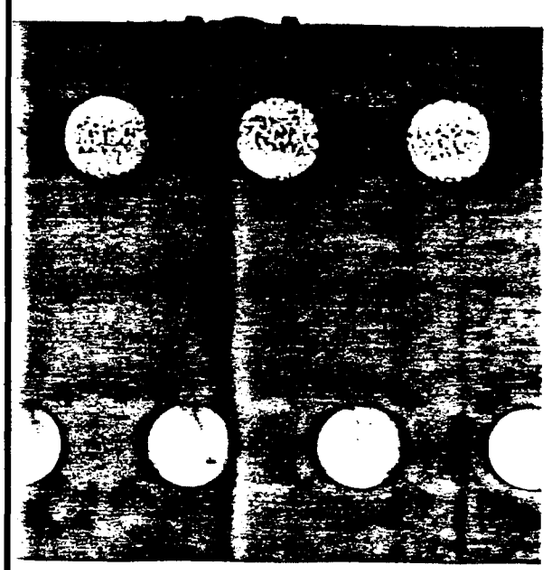
NOTARY PUBLIC
My Commission Expires: Nov 20, 1996

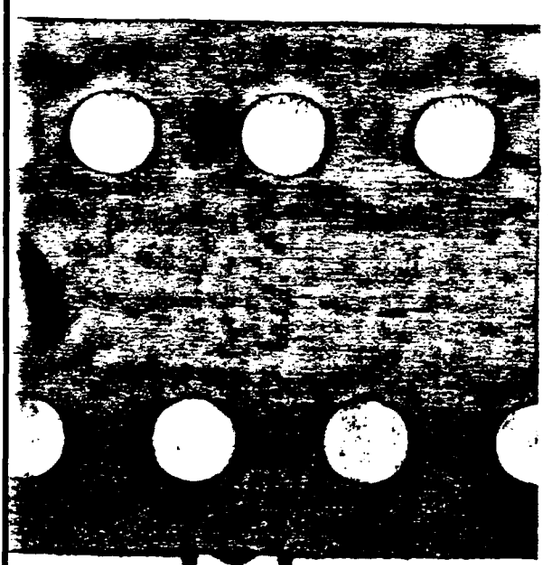
NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

0085983
IDENTIF. & REFERENCE

95 AUG -3 PM 3:32
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

3448 08/03 0101 03CHECK 186.90





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

RECEIVED OF _____

FOR _____

BOOK 9752PG108

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 47000.00
CON TX 173.90
PRFEE 1.00
WDEED 12.00
TOTAL 186.90
CHECK 186.90

08/03/95 01 15:32 0001 8648

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0085983
IDENTIF. ↑ REFERENCE

95 AUG -3 PM 3:32
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 937677