BOX 15

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 90,000.00

Francis G. Kovac
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF April 19 96

Notary Public

MY COMMISSION EXPIRES May 25, 1996
(AFFIX SEAL)

LEE CRANFORD NOTARY PUBLIC AT LARGE

BOOK 10028 PG 732

THIS INSTRUMENT WAS PREPARED BY
Steltemeier & Westbrook, Attys, 2002 Richard Jones Rd., C-101, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Francis G. Kovac (NAME)	North American Mortgage Company (NAME)	MAP 150-14 #70
3617 Lipton Place (ADDRESS)	3883 Airway Drive (ADDRESS)	
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Santa Rosa, CA 95403 (CITY) (STATE) (ZIP)	

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, Melissa A. Smith and husband, Peter S. Smith

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Francis G. Kovac, unmarried

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 Lot No. 5-J on the Plan of Lake Towne Park, Section 6, as of record in Book 6900, page 832, Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Melissa A. Smith and husband, Peter S. Smith by deed from Janis Powell, unmarried, of record in Book 9532, page 139, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

RECORDER'S MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

0175513

IDENTIFICATION REFERENCE

4851 04/26 0101 03CHECK 342.00

(unimproved) (improved) X property, known as 3617 Lipton Place, Antioch, TN 37013
(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 our hand s this 22nd day of April, 19 96

Melissa A. Smith
Melissa A. Smith

Peter S. Smith
Peter S. Smith

First Data Systems, Inc

BOOK 10028 PG 733

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 Melissa A. Smith and husband, Peter S. Smith

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 Nashville, Tennessee, this 22nd day of April, 19 96.

Commission expires May 25, 1996

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 _____.

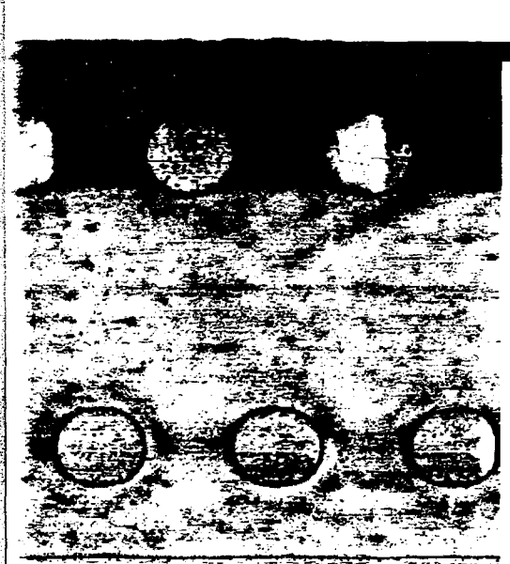
Witness my hand and official seal at office at _____ on this the _____ day of _____, 19_____.

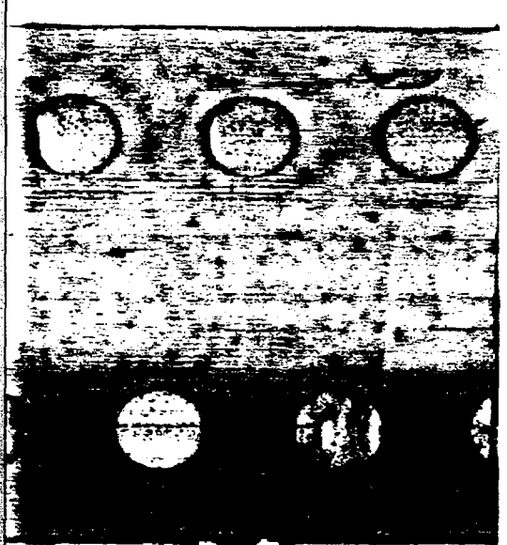
My commission expires _____

Notary Public

Warranty Deed from Melissa A. Smith and husband, Peter S. Smith, to Francis G. Kovac.

Return to:
Steltemeier & Westbrook, Attys
2002 Richard Jones Rd., C-101
Nashville, TN 37215





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

RECEIVED OF _____

FOR _____

BOOK 10028 PG 734

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 90000.00
CON TX 333.00
PRFEE 1.00
WDEED 8.00
TOTAL 342.00
CHECK 342.00

04/26/96 01 16:17 0001 4851

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0175513
IDENTIF. & REFERENCE

96 APR 26 PM 4:11
REGISTER
DAVIDSON COUNTY, TN.

No. 1032901