WARRANTY DEED

RECORD AND RETURN TO:
FILE BOX 7
SATURN & MAZER

34493

BOOK 10048 PG 475

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $150,000.00

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 07TH DAY OF MAY, 1996

Notary Public

MY COMMISSION EXPIRES: 1/28/98
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Saturn & Mazer Title Services, 212 Third Avenue, North, Nashville, Tennessee 37201

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Michael S. Smith (NAME)	FIRST FEDERAL BANK D/B/A THE BANK OF GREEN HILLS (NAME)	130-16-37
4506 Carlton Drive (ADDRESS)	4205 HILLSBORO ROAD, SUITE 101 (ADDRESS)	
Nashville, TN 37215 (CITY) (STATE) (ZIP)	NASHVILLE, TN 37215 (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, Julia Richter Johnson and Elizabeth Richter Ray and Patricia Ann Richter

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Michael S. Smith and wife, Tammy L. 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 Lot No. 7 on the Plan of Cherry Acres Subdivision, as of record in Book 2083, Page 35, Register's Office for said County.

Said Lot No. 7 fronts 180 feet on the easterly margin of Carlton Drive, and extends back 262.2 feet on the northerly line, and 257.2 feet on the southerly line, to a line on the rear on which it measures 180.1 feet.

BEING the same property conveyed to Gladys W. Richter* by deed from Patricia Ann Richter and Julia R. Johnson of record in Book 9218, Page 651, Register's Office for Davidson County, Tennessee.

*Gladys W. Richter is deceased; will in case #95P-330. Property was left to Julia Richter Johnson (1/4) and Elizabeth Richter Ray (1/4) and Patricia Ann Richter (1/2) by will from Gladys W. Richter.

The foregoing is the same legal description as appears in the previous deed of record.

unimproved ( )
This is improved (X) property, known as 4506 Carlton Drive, Nashville, TN 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 our hand & this 07TH day of MAY 19 96

X Julia Richter Johnson
Julia Richter Johnson

Patricia Anne Richter
Patricia Ann Richter

Elizabeth Richter Ray
Elizabeth Richter Ray

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

BOOK 10048 PG 476

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 Julia Richter Johnson and ~~Elizabeth Richter Ray and~~ Patricia Ann Richter

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 ____ day of ____ 19____.

Commission expires 11/28/98

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

STATE OF Mississippi
COUNTY OF Lauderdale

On this 6th day of May, 1996, before me personally appeared ELIZABETH RICHTER RAY to me known to be the person(s) described in and who executed the foregoing instrument, and who acknowledged the execution of the same to be HER free act and deed. Witness my hand and official seal.

My Commission expires: 3/08/97

Kathy Sims Wright
Notary Public

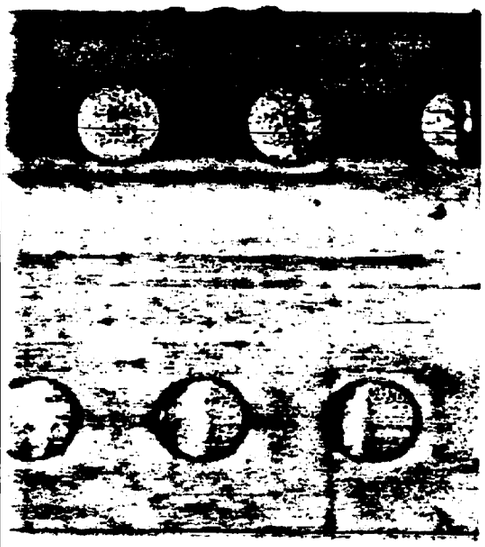
KATHY SIMS WRIGHT NOTARY PUBLIC

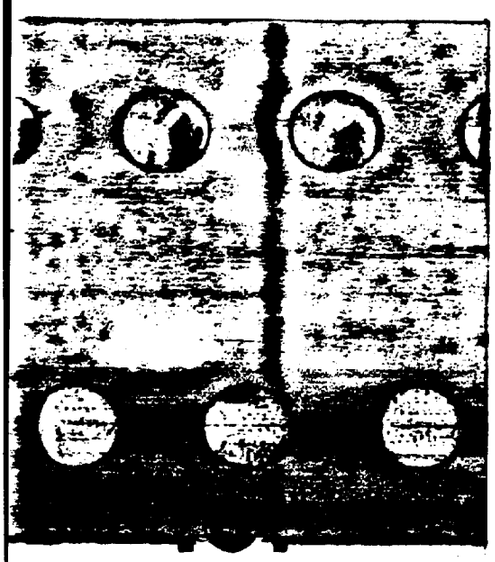
0181199
IDENTIF. ↑ REFERENCE

96 MAY 13 PM 2:49

REGISTER'S OFFICE
DAVIDSON COUNTY, TN.

1022 05/13 2:01 03CHECK 304.50





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

RECEIVED OF _____

FOR _____

BOOK 10048 PG 477

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	
				215000.00
			CON TX	795.50
			PRFEE	1.00
			WDEED	8.00
			TOTAL	804.50
			CHECK	804.50
		05/13/96	01	14:50 0001 1022

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0181 99
IDENTIF. ↑ REFERENCE

96 MAY 13 PM 2:49

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 1039000