This Instrument Prepared By:

Bottorff, Kavin & Cook
5110 Maryland Way, Suite 200
Brentwood, TN 37027

WARRANTY DEED

ADDRESS NEW OWNER:
K. Becky Meagher
922 Waldkirch Ave.
Nashville, TN 37204

SEND TAX BILL:
To Mortgagee

BOOK 10268 PG 915

MORTGAGEE:
First Republic Mortgage Corporation
3212 West End Ave., Suite 500
Nashville, TN 37203

MAP AND PARCEL:
MAP 105-13
GROUP
PARCEL 350

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, I, Phillip Arlen Smith, married, hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto K. Becky Meagher, unmarried, 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. 56 on the Plan of Waldkirch's Subdivision of record in Book 421, page 90, said Register's Office.

Being the same property conveyed to Phillip Arlen Smith, unmarried, by deed from Morine Scott of record in Book 8320, page 572, Register's Office for Davidson County, Tennessee.

This is improved property known as 922 Waldkirch Ave., Nashville, TN 37204.

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

This conveyance is further made subject to real property taxes for 1997 and subsequent years.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said K. Becky Meagher, her heirs and assigns, forever; and I, Phillip Arlen Smith, do covenant with the said Grantee that I am 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 I do further covenant and bind myself, my 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.

NANCY F. SMITH, wife of Phillip Arlen Smith, joins in this conveyance to transfer all her right, title and interest in subject property, marital or otherwise.

Witness our hands this the 15th day of November, 1996.

Phillip Arlen Smith

Nancy F. Smith

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Phillip Arlen Smith and wife Nancy F. Smith, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within Warranty Deed for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee, this the 15th day of November, 1996.

NOTARY PUBLIC

THOMAS I. BOTTORFF * NOTARY PUBLIC AT LARGE * WILLIAMSON CO. TENN

My Commission Expires: March 2, 1998

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $ 117,000.00.

AFFIANT

Subscribed and sworn to before me this 15th day of November, 1996.

NOTARY PUBLIC

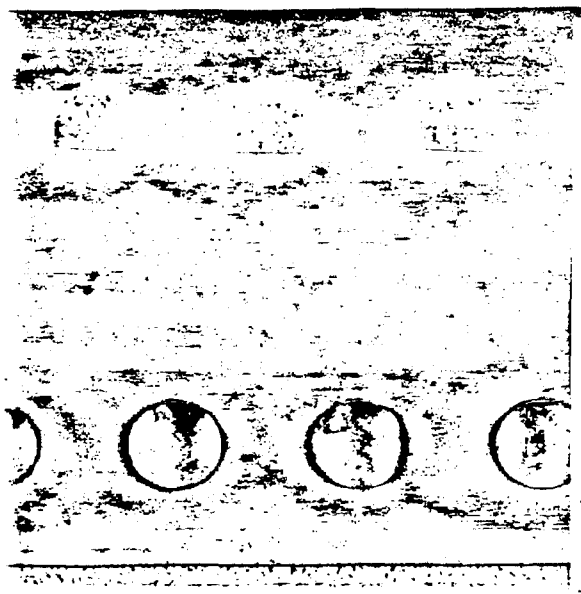
THOMAS I. BOTTORFF * NOTARY PUBLIC AT LARGE * WILLIAMSON CO. TENN

My Commission Expires: March 2, 1998

0248893
IDENTIF. & REFERENCE

96 NOV 21 PM 3:01
FELIX A. ... REGISTER
DAVIDSON COUNTY, TN.

795.6 11/21 01:01 03CHECK 441.90



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

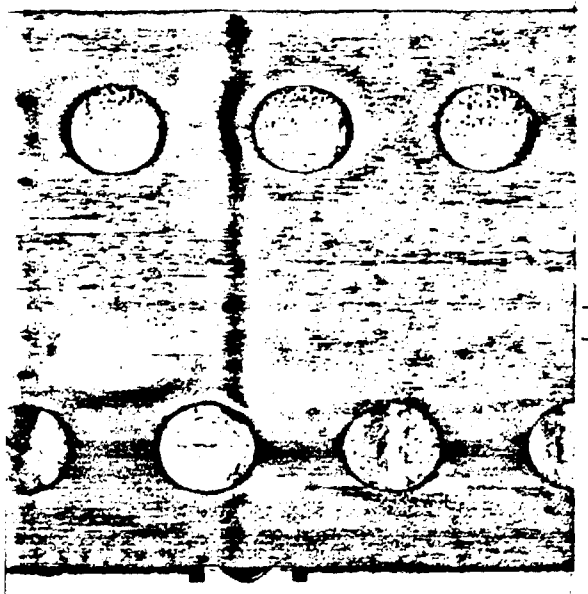
RECEIVED OF _____

FOR _____

BOOK 10266 PG 917

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	117000.00		
	CON TX		432.90	
	PRFEE		1.00	
	WDEED		8.00	
	TOTAL		441.90	
	CHECK		441.90	
11/21/96	01	15:00 0001		7956



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0248893
IDENTIF. # REFERENCE

96 NOV 21 PM 3:01
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1090661