File Box 9-B
First Title and Escrow Company, Inc.

WARRANTY DEED

THIS INSTRUMENT PREPARED BY

George E. Mudter, Jr., Atty.
229 Ward Circle, Suite C-11
Brentwood, Tennessee 37027

BOOK 10281 PG 932

#14293

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
JOE L. SMITH (NAME)	FTMC DBA SNM (NAME)	41
4149 Brick Church Pike (STREET ADDRESS OR ROUTE NUMBER)	111 Westwood Place, Ste. 109 (STREET ADDRESS)	85
Whites Creek, Tennessee 37189 (CITY) (STATE) (P. O. ZIP)	Brentwood, Tennessee 37027 (CITY) (STATE) (ZIP)	10D28260

FOR AND IN 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, MARIE E. KOSKEY, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO JOE L. SMITH AND WIFE, VALERIA A. SMITH

HEREINAFTER CALLED THE GRANTEES, THEIR SUCCESSORS, HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: TO-WIT:

Land in the 10th Civil District of Davidson County, Tennessee, being parts of Lots Nos. 1,2,3 and 4 except the northwest corner thereof in the subdivision of the Thomas J. Shaw Lands, a plan of which is of record in Minute Book "G", Page 470, County Court for said County, described according to a survey made by Don Shanklin, Surveyor, November 1966, as follows:

Beginning at a point in the center of Brick Church Pike, said point being south 46 deg. 26 min. east 310 feet from the southeast corner of the Rose Taylor property, of record in Will Book 72, page 89, Probate Court for said County; thence north 35 deg. 12 min. east 177 feet; thence north 36 deg. 30 min. west 134.5 feet to a stake; thence north 2 deg. 27 min. west 320.5 feet to a hackberry; thence north 41 deg. 48 min. east 75.5 feet to an elm; thence south 88 deg. 00 min. east 138 feet to a stake; thence south 66 deg. 8 min. east 133.5 feet to a stake; thence south 17 deg. 17 min. west 703.5 feet, more or less, to the center of Brick Church Pike; thence with the center of the same north 46 deg. 26 min. west 150 feet to the beginning containing 3.1 acres, more or less.

Being the same property conveyed to Marie E. Koskey by Substitute Trustee's deed from Ronald P. Stroop, Substitute Trustee of record in Book 7927, page 834, said Register's Office.

This conveyance is made subject to: (1) 1996 Taxes, which have been prorated and paid by the Grantor; and (2) Restrictions of record in Book 4091, page 337, said Register's Office.

unimproved ( )
This is improved (XX) property, known as 4149 Brick Church Pike, Whites Creek, Tennessee 37189

TO HAVE AND TO HOLD the said tract or parcel of land, with the apurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors, 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, successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their successors, 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.

In witness whereof, the GRANTORS have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officer) on this 27th day of November, 19 96.

Marie E. Koskey

MARIE E. KOSKEY

STATE OF TENNESSEE
COUNTY OF Williamson

BOOK 10281 PG 933

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, MARIE E. KOSKEY

with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand at office, this 27th day of November, 19 96

My commission expires 9/23/2000 Notary Public

STATE OF _____
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____

with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ of _____ the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand at Office, this _____ day of _____, 19____.

My commission expires _____ Notary Public _____

96 DEC -5 PM 12:08
FELIX A. MCSHERRY REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE

02530 65

STATE OF TENNESSEE
COUNTY OF Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 125,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF November 19 96

MY COMMISSION EXPIRES: 9/23/2000
(AFFIX SEAL)

Notary Public

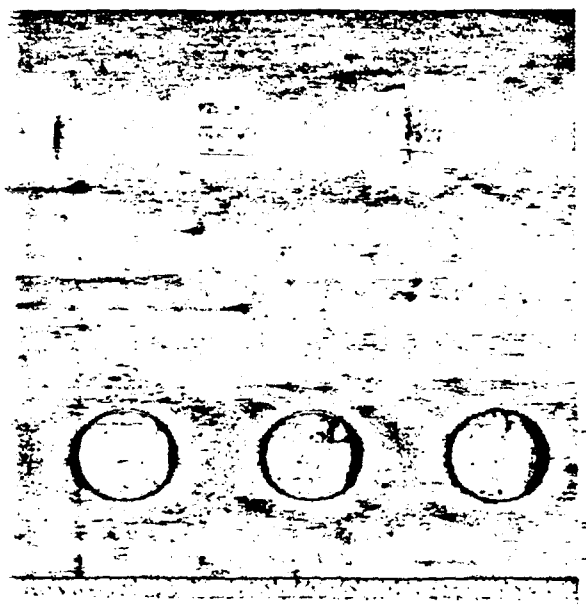
WARRANTY DEED

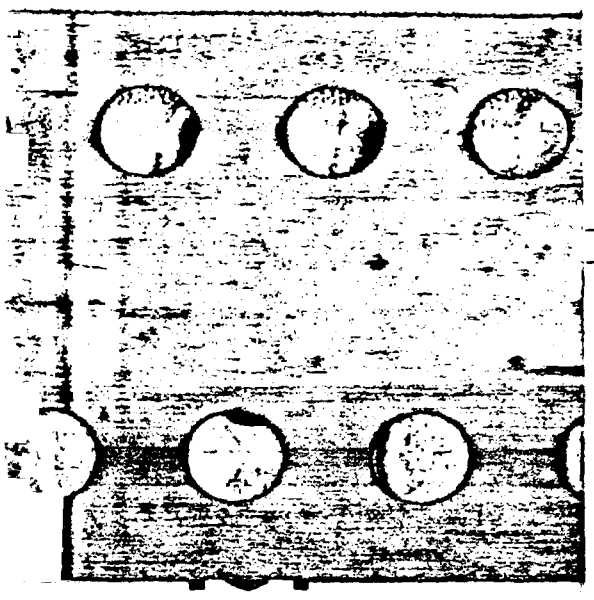
FROM
MARIE E. KOSKEY

TO
JOE L. SMITH AND WIFE, VALERIA A. SMITH

2456 12/05 0101 03CHECK 471.50

PLEASE RETURN TO:
First Title & Escrow Company, Inc.
Suite 11C The Paddock
229 Ward Circle
P.O. Box 926
BRENTWOOD, TENNESSEE 37024-0926





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10281 PG 934

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	125000.00
			CON TX	462.50
			PRFEE	1.00
			WDEED	8.00
			TOTAL	471.50
12/05/96	01	12:09 0001	CHECK	471.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0253065
IDENTIF. # REFERENCE

96 DEC -5 PM 12: 08
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1095111