BOOK 10352 PG 138

FILE BOX 45

WARRANTY DEED

ZANA C. PETT NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 55,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 11th DAY OF February, 19 97

Notary Public

MY COMMISSION EXPIRES: January 20, 1999
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Karen Smith (NAME)	Countrywide Home Loans, Inc. (NAME)	MAP 150-7
3308 Oak Trees Court (ADDRESS)	155 N. Lake Ave.; P.O. Box 7137 (ADDRESS)	PARCEL 473
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Pasadena, CA 91109-7137 (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, Francis R. Trace and wife, Helen D. Trace

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Karen Smith, 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:

BEING Lot No. 56-B, Zone Lot Division, Lots Nos. 51, 56, and 57, Lakeshore Woods, Section 2, of record in Plat Book 6250, Page 508, amending Plat Book 5200, Page 608, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Francis R. Trace, married by deed from CDT Properties, LTD., a Tennessee Limited Partnership, of record in Book 6708, Page 493, Register's Office for said County.

The said Helen D. Trace joins in this conveyance to convey any and all marital interest he/she may have in said property.

This conveyance is subject to Restrictive Covenants of record in Book 6230, Page 355, Book 6250, Page 508, Register's Office for said County.

Power of Attorney of Record in book 10352, Page 137, said Registers Office.

unimproved ( )
This is improved (X) property, known as 3308 Oak Trees Court, 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 11th day of February, 19 97

Francis R. Trace By [signature] Atty-In-Fact
Francis R. Trace

Helen D. Trace By [signature] Atty-In-Fact
Helen D. Trace

STATE OF TENNESSEE
COUNTY OF

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

_____

_____

the bargainor _____ with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____ day of _____ 19_____ .

Commission expires _____ _____
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 TENNESSEE
COUNTY OF DAVIDSON

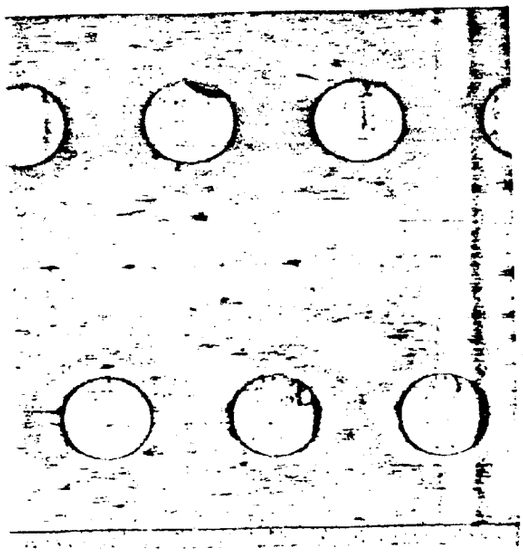
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, Phil Dildine, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument on behalf of Francis R. Trace and wife, Helen D. Trace as their Attorney in Fact as the free act and deed of the within named Francis R. Trace and wife, Helen D. Trace. Witness my hand and official seal at Nashville, Tennessee the 11th day of February, 1997.

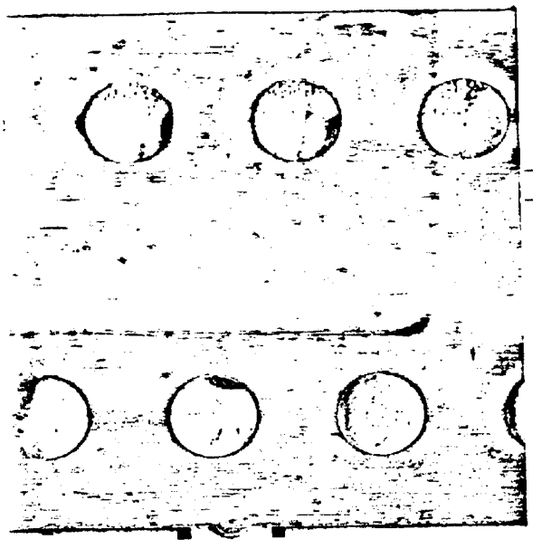
My Commission Expires: 1/20/99

ZANA C. PETTY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

0213877

7283 02/18 0101 03CHECK 215.83





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 10352 PG 140

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	55900.00
CON TX	206.83
PRFEE	1.00
WDEED	8.00
TOTAL	215.83
CHECK	215.83

02/18/97 01 14:37 0001 7283

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0273877
IDENTIFICATION REFERENCE

97 FEB 18 PM 2:33

No. 1117738