Box 2

BOOK 10382 PG 821

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 125,000.00
Affiant
SUBSCRIBED AND SWORN TO BEFORE ME THIS THE
13th DAY OF March 19 97
Notary Public
Notary Public AT
MY COMMISSION EXPIRES:
(AFFIX SEAL)

JACQUE F. FROST NOTARY PUBLIC DAVIDSON COUNTY, TN
My Commission Expires March 27, 1999

THIS INSTRUMENT WAS PREPARED BY
GREGORY S. PERRONE, ATTORNEY AT LAW
109 Westpark Drive, Suite 330, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Lloyd D. Smith (NAME)	PNC Mortgage Corp. of America (NAME)	156-2-136
877 Beech Bend Drive (ADDRESS)	440 North Fairway Drive (ADDRESS)	
Nashville, TN 37221 (CITY) (STATE) (ZIP)	Vernon Hills, IL 60061 (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, Mark A. Kerske and wife, Mary A. Kerske

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Lloyd D. Smith and wife, Sharon E. 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, TN, BEING Lot No. 644 on the Plan of Harpeth Woods, Section of Harpeth Valley Park, of record in Plat Book 4860, page 111, Register's Office for Davidson County, TN, to which Plan reference is hereby made for a complete and accurate description thereof.

Being the same property conveyed to Mark A. Kerske and wife, Mary A. Kerske, by deed from Theodore R. Barone and wife, Mary E. Divittorio, of record in Book 7841, Page 295, Register's Office for Davidson County, TN.

This conveyance is subject to the following: Taxes for the year 1997 which have been prorated, and payment thereof, by acceptance of this conveyance, is expressly assumed by Grantees; all matters appearing on the plan of record in Book 4860, page 111; restrictions of record in Book 5051, page 92, amended in Book 5051, page 89, Book 5197, page 123 and Book 5228, page 718; agreement for dedication of easement in Book 5089, page 594; all of record in the Register's Office for Davidson County, Tennessee.

FILED 97 MAR 18 AM 9:30
REGISTER
DAVIDSON COUNTY, TN.

0283938
IDENTIF. & REFERENCE

unimproved ( )
This is improved (X) property, known as 877 Beech Bend Drive, Nashville, TN 37221
(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 13th day of March 19 97

Mark A. Kerske

Mary A. Kerske

BOOK 10382 PG 822

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Mark A. Kerske and wife, Mary A. Kerske

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 Brentwood, Tennessee, this 13th day of March, 19 97.

Commission expires 3/27/99

Notary Public

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENNESSEE My Commission Expires March 27, 1999

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

Mark A. Kerske and wife, Mary A. Kerske

TO

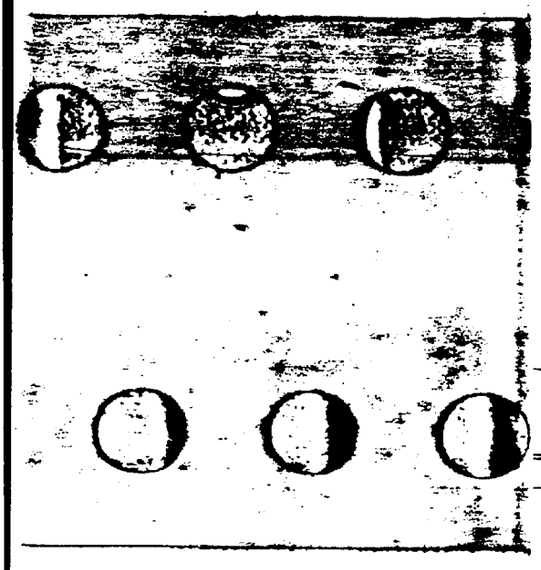
Lloyd D. Smith and wife, Sharon E. Smith

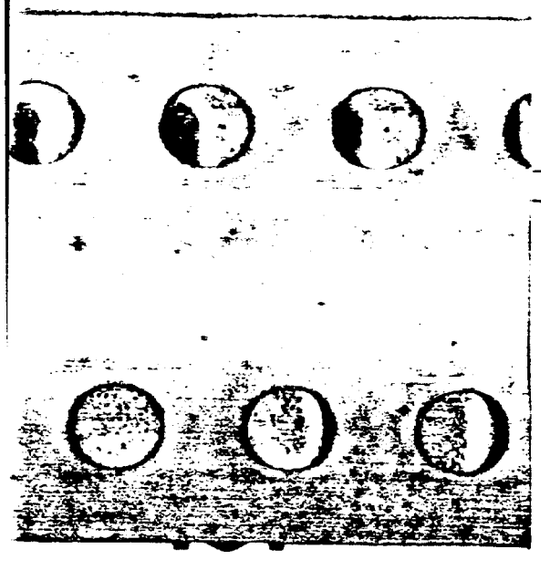
RETURN TO:

GREGORY S. PERRONE
ATTORNEY - AT - LAW
109 Westpark Drive, Suite 330
Brentwood, Tennessee 37027

81115 03/18 0101 03CHECK

471.50





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10382 PG 823

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
WBEED 8.00
TOTAL 471.50
CHECK 471.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03/18/97 01 09:32 0001 0115

0283938
IDENTIF. # REFERENCE

97 MAR 18 AM 9:30
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1128443