STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21st DAY OF March, 1997

Denise Bolton
Notary Public

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $102,900.00.

James E. Smith
Affiant

My Commission Expires: My Commission Expires May 20, 2000

(AFFIX SEAL)

WARRANTY DEED

THIS INSTRUMENT PREPARED BY:
Madison Title Company
101 Shepherd Hills Drive
Madison, Tennessee 37115

BOOK 10390 PG 421

ADDRESS NEW OWNER(S):	SEND TAX BILLS TO:	MAP & PARCEL NOS.
James E. Smith and wife, Audrey A. Smith 812 Stone Hedge Court Old Hickory, TN 37138	SAME	53-16

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00) cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged,

We, **Universal Builders, L.L.C.** (the "Grantors") have this day bargained and sold, and do hereby transfer and convey unto the said **James E. Smith and wife, Audrey A. Smith**, (the "Grantees"), their successors and assigns, certain real estate located in Davidson County, Tennessee, described as follows, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 41 on the Plan of Stone Hedge, Section 2, as of record in Plat Book 9700, page 185, Register's Office for Davidson County, Tennessee, to which reference is made for a more complete description.

BEING the same property conveyed to Universal Builders, L.L.C. by quitclaim deed recorded simultaneously herewith.

SAID property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises.

THIS is improved/unimproved property known as 812 Stone Hedge Court, Old Hickory, Tennessee 37138.

TO HAVE AND TO HOLD said real estate, with the appurtenance, estate, title and interest thereto belonging, to the Grantees, their successors, heirs and assigns forever, we covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and the same is unencumbered, except as stated herein.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Grantees, their successors, heirs and assigns, against the lawful claims of all persons.

RECORDER'S MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

Whenever used, the singular 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 the 21st day of March, 1997.

UNIVERSAL BUILDERS, L.L.C.

By: Butch Earheart, Manager
BUTCH EARHEART, MANAGER

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public in and for said County, and State, personally appeared, Butch Earheart, with whom I am personally acquainted and who, upon oath, acknowledged himself to be the manager of Universal Builders, L.L.C., the within-named bargainor, being wuthorized so to do, executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal this the 21st day of March, 1997.

Denise Barker
NOTARY PUBLIC

My Commission Expires: My Commission Expires MAY 22 2000

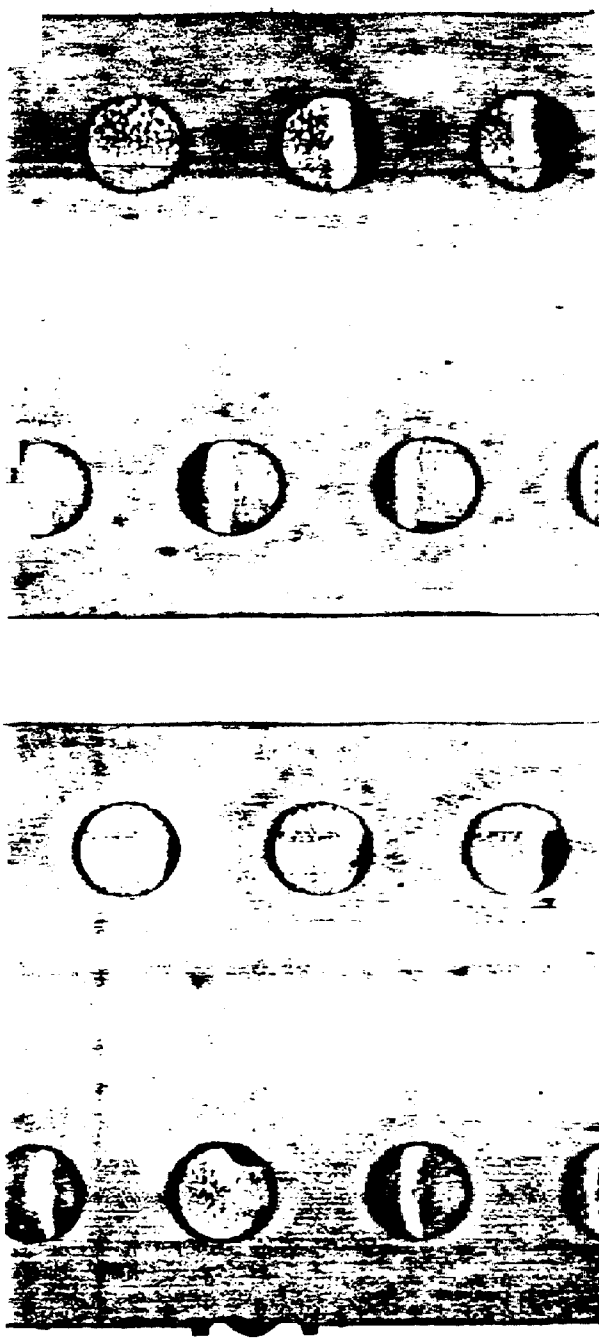
0286281

IDENTIFICATION REFERENCE

97 [illegible] 12

[illegible]
DAVIDSON COUNTY, TN.

0670 03/25 0101 03/HECK 3[illegible]



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10390 PG 423

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

MAMT
102900.00
ERR CO
MAMT
102900.00-
CAMT
102900.00
CON TX 380.73
PRFEE 1.00
MTGFEE 8.00
TOTAL 389.73
CHECK 389.73

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03/25/97 01 10:14 0001 0670

0286281
IDENTIF. # REFERENCE

97 MAR 25 AM 10: 12
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1130967