THIS INSTRUMENT PREPARED BY:

LAWRENCE E. RAMSEY
ATTORNEY AT LAW
507 EAST COLLEGE STREET
DICKSON, TENNESSEE 37055
LTIC 8889

BOOK 10443 PG 885

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED SIXTEEN THOUSAND NINE HUNDRED AND 00/100 ($116,900.00) DOLLARS, cash in hand paid by R. JAMES TERWILLIGER and wife, HARRIETT M. TERWILLIGER, receipt of which is hereby acknowledged, we, JERRY W. SMITH and wife, FRANCES ANN SMITH, have bargained and sold, and by these presents do transfer and convey unto the said R. JAMES TERWILLIGER and wife, HARRIETT M. TERWILLIGER, their heirs and assigns, a certain tract or parcel of land as follows:

> Lying and being in the Fourteenth Civil District of Davidson County, State of Tennessee, and being Tract 3, and being more particularly described as follows:
>
> BEGINNING at an iron pin in the Northeasterly margin of Manning Hollow Road, the Southeast corner of Tract 2 and the Southwest corner of this tract; thence along the common line of said Tracts, North 10 degrees 04 minutes East 1106.27 feet to an iron pin, the Northwest corner of this tract and the Northeast corner of Tract 2; thence North 70 degrees East 132.0 feet to an iron pin, the common corner of Tracts 3, 4 and 7; thence along the Westerly line of Tract 4, South 8 degrees 18 minutes West 1360.78 feet to an iron pin in the Northwesterly margin of Manning Hollow Road; thence along said margin, North 43 degrees West 290.0 feet to the point of beginning, containing 5.94 acres, more or less, by survey of John B. Bates, Surveyor, dated November 24, 1977.
>
> Being the same property conveyed to Jerry W. Smith and wife, Frances Ann Smith, by deed from Warren A. Turner and wife, Amy B. Turner, dated June 21, 1995, and of record in Book 9734, Page 391, in the Register's Office of Davidson County, Tennessee.
>
> This conveyance is subject to the restrictions and reservations of record in Book 5379, Page 503, in the Register's Office of Davidson County, Tennessee, to which reference is hereby made.

To Have and to Hold the said tract or parcel of land, with the appurtenances, estate, title, and interest thereto belonging, to the said R. JAMES TERWILLIGER and wife, HARRIETT M. TERWILLIGER, their heirs and assigns, forever. And we do covenant with the said R. JAMES TERWILLIGER and wife, HARRIETT M. TERWILLIGER, that we are lawfully seized and possessed of the said land in Fee Simple; have a good right to convey it, and the same is unincumbered except for 1997 Davidson County property taxes which have been prorated and will be paid by Grantees. And we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said land to the said R. JAMES TERWILLIGER and wife, HARRIETT M. TERWILLIGER, their heirs and assigns, against the lawful claims of all persons whomsoever.

97 DEC -6 AM 10:45
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE

03019935

WITNESS OUR HANDS, on this 29th day of April, 1997.

JERRY W. SMITH

FRANCES ANN SMITH

STATE OF TENNESSEE
COUNTY OF DICKSON

BOOK 10443 PG 886

I, a Notary Public of the State and County aforesaid, certify that the within named bargainors, JERRY W. SMITH and wife, FRANCES ANN SMITH, with whom I am personally acquainted or who were proved on the basis of satisfactory evidence to me to be the persons described in and who executed the foregoing instrument, personally appeared before me and acknowledged under oath that they executed the foregoing instrument as their free act and deed for the purposes therein contained.

WITNESS MY HAND and official seal at office in said County this 29th day of April, 1997.

NOTARY PUBLIC

My Commission Expires: 9-22-97

LAWRENCE E. RAMSEY NOTARY PUBLIC AT LARGE DICKSON COUNTY TENNESSEE

AFFIDAVIT

I hereby swear or affirm that the actual consideration for this transfer or the value of the property transferred, whichever is greater, is $116,900.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

AFFIANT

Sworn to and subscribed to before me this 29th day of April, 1997.

NOTARY PUBLIC

My Commission Expires: 9-22-97

LAWRENCE E. RAMSEY NOTARY PUBLIC AT LARGE DICKSON COUNTY TENNESSEE

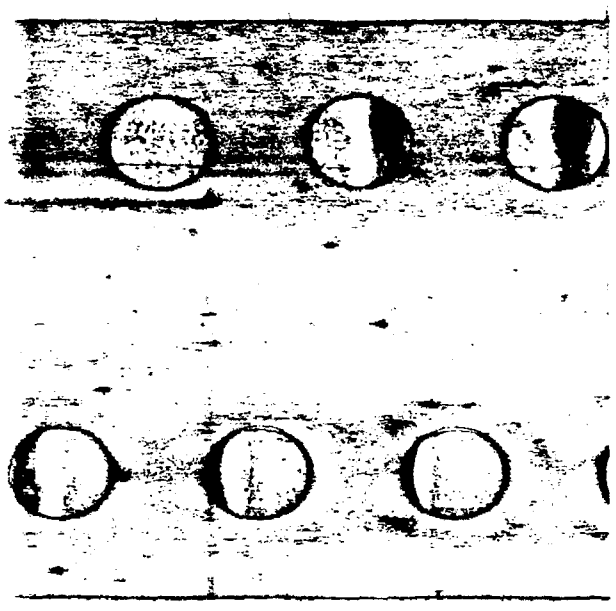
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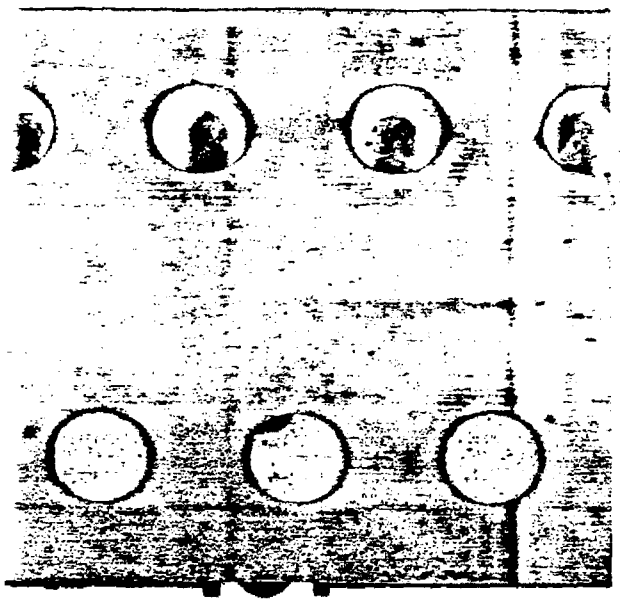
Field Book 9D-16140
Map 112-125.00

SEND TAX BILLS TO:
First Trust Mortgage Company
6525 Quail Hollow, Suite 300
Memphis, TN 38120

PURCHASERS' ADDRESS:
Mr. and Mrs. R. James Terwilliger
4105 Manning Hollow Road
Pegram, TN 37143

7730 05/06 0101 03CHECK 441.5





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10443 PG 887

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 116900.00

CON TX 432.53

PRFEE 1.00

WDEED 8.00

TOTAL 441.53

CHECK 441.53

05/06/97 01 10:46 0001 7730

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0301935

IDENTIFICATION

97 MAY -6 AM 10:45

REGISTER'S OFFICE

DAVIDSON COUNTY, TN.

No. 1147796