BOOK 10580 PG 441

OLD REPUBLIC

National Title Insurance Company
344 Fourth Avenue North
Nashville, Tennessee 37219-1611

ORT#: SV

STATE OF TENNESSEE }
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 97,000.00

Lillian C. Smith
AFFIANT

SUBSCRIBED AND SWORN TO BEFORE, THIS THE 18th DAY OF August, 19 97

NOTARY PUBLIC

My Commission expires: 11/22/97

(615) 385-2804 THIS INSTRUMENT PREPARED BY TN Sup Ct #003143

Marbut Glenn Gaston, Jr.,Lawyer,2211 Crestmoor Rd.,Nashville, TN 37215
NAME ADDRESS

NAME & ADDRESS OF PROPERTY OWNER:	SEND TAX BILLS TO:	MAP & PARCEL NUMBERS:
Lillian C. Smith (NAME)	SUNTRUST BANK (NAME)	87-5-A-102-CO
5603 Royal Court (ADDRESS)	P.O. BOX 305110 (ADDRESS)	4D-94061
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	NASHVILLE, TN 37230 (CITY) (STATE) (ZIP)	

Warranty Deed

For and in Consideration of the sum of $ 97,000.00 cash in hand paid by the hereinafter named grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, we
I, Melinda M. Garber (formerly Melinda Mae Sandlin), joined by her spouse, Kurt H. Garber

hereinafter called the **GRANTORS**, have bargained and sold, and by these presents do transfer and convey unto

Lillian C. Smith , Unmarried

hereinafter called the **GRANTEES**, their heirs and assigns, a certain tract or parcel of land in DAVIDSON County, Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, and being Lot No. 130 on the plan of Farmingham Woods, Phase III, as of record at Book 7900, page 554, Register's Office for said County (a P.U.D. with its boundary plat at Book 7900, page 173, said Register's Office), to which reference is hereby made and the same incorporated herein for a complete description of said lot.

Being all the same property conveyed to the grantor herein by deed as of record at Book 9357 , page 577 , said Register's Office.

This conveyance is subject to current year's property taxes, which have been prorated this date and the grantee assumes in full (notwithstanding any change from the amount used in said proration) and to restrictive covenants, plat limitations, easements, and/or other matters as hereinafter stated, to wit:

1. 1997 property taxes are a lien against the property but are not due and payable until October 1, 1997. 1996 property taxes in the amount of $659.75, and back taxes, are PAID IN FULL, as listed to Map-Parcel: 87-5-A-102; Field Book Number: 4D-94061; at the street address of 5603 Royal Court, Hermitage, TN 37076.

2. Declaration of Covenants, Conditions and Restrictions as of record at Book 8238, page 176, amended at Book 8351, page 533, Book 8423, page 784, Book 8424, page 426, Book 8447, page 635, Book 8702, page 528, and Book 9006, page 409, said Register's Office.

3. Easements, setback lines, notes, and/or limitations as shown on said plan at Book 7900, page 554, said Register's Office.

BOOK 10580 PG 442

This is improved K)O property, known as 5603 Royal Court, Hermitage, TN 37076
(House Number) (Street) (City) (State) (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. We do covenant with 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 set out herein. We do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the 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 hands this 23rd day of July 19 97.

Melinda M. Garber
Melinda M. Garber
[Formerly Melinda Mae Sandlin]
Melinda Mae Sandlin

Kurt H. Garber
Kurt H. Garber

97 AUG 25 PM 1:53
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE 0340948

INDIVIDUAL ACKNOWLEDGMENTS:

STATE OF TENNESSEE }
County of Davidson }

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named Melinda M. Garber and husband, Kurt H. Garber, the bargainor(s), with whom I am personally acquainted (or proved to me in 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 office this 23rd day of July 19 97.

My Commission expires:
11-27-99

Notary Public

CORPORATE OR PARTNERSHIP ACKNOWLEDGMENT:

STATE OF TENNESSEE }
County of }

Before me, the undersigned authority, a Notary Public in and for the State and County aforesaid, personally appeared _____, with whom I am personally acquainted (or proved to me in the basis of satisfactory evidence), and who, upon oath, acknowledged _____self to be the _____ of _____, the within named bargainor, a corporation (or partnership), and that _____ as such officer (or partner), being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation (or partnership) by _____self as such officer (or partner).

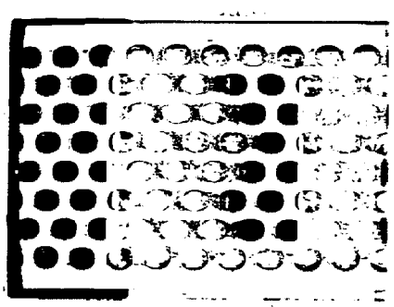
Witness my hand and official seal at office this _____ day of _____, 19____.

My Commission expires:

_____

Notary Public

050 08/25/97 0101 03 CHECK 247.00



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

RECEIVED OF _____

FOR _____

BOOK 10580 Pg 443

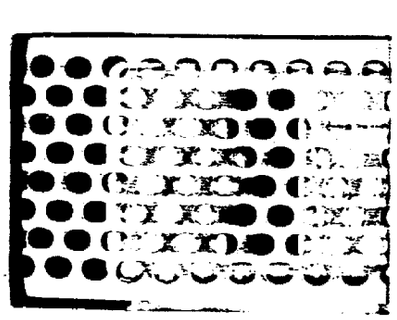
CO - CONVEYANCE	CC - CERTIFIED COPY		MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE		CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE		MO TX - STATE TAX MORT
TD - TRUST DEED			PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 97000.00
CON TX 358.90
PRFEE 1.00
WDEED 8.00
TOTAL 367.90
CHECK 367.90

08/25/97 01 13:55 0001 0503

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0340948
IDENTIF. ↑ REFERENCE

97 AUG 25 PM 1:53
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1190024