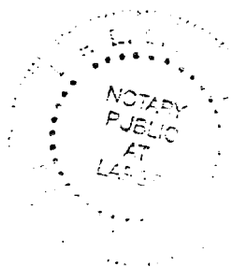
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BOX 15

WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 295,000.00

Karen N. Hawkins
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF March 19 98

Notary Public

MY COMMISSION EXPIRES: March 25, 2000
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Steltemeier & Westbrook, Attys, 2002 Richard Jones Rd., C-101, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Karen N. Hawkins (NAME)	First Republic Mortgage (NAME)	MAP 158-9A #6
6310 Chickering Woods Drive (ADDRESS)	3212 West End Avenue, Suite 500 (ADDRESS)	
Nashville, TN 37215 (CITY) (STATE) (ZIP)	Nashville, TN 37203 (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, James H. Smith and wife, Stephanie R. Smith

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Karen N. Hawkins, married

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:

A certain condominium apartment in Davidson County, Tennessee, being Unit No. 3B on the Plan of Chickering Woods of record in Book 6250, page 380, and further set out as Exhibit "I" to the Master Deed of record in Book 6521, page 647 and amended in Book 6912, page 132, said Register's Office, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to James H. Smith and wife, Stephanie R. Smith by deed from Thomas Evans Brittingham, IV and wife, Norma Constance Culpepper of record in Book 9815, page 940, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all the provisions of the Tennessee "Horizontal Property Act" as the same is set out in Section 66-27-101 et seq. of the Tennessee Code Annotated and is subject to the provisions and requirements thereof; and is subject to the By-Laws and Charter for the administration thereof; and is subject to easements, rights and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and building thereon; and also including, without limitations, all conditions, covenants, restrictions and options, burdens, assessements and other undertakings contained in the Master Deed of record in Book 6521, page 647 and amended in Book 6912, page 132, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 6310 Chickering Woods Drive, Nashville, TN 37215
(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 25th day of March 19 98

James H. Smith
James H. Smith

Stephanie R. Smith by James H. Smith, Attorney-in-fact
Stephanie R. Smith

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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 James H. Smith

the bargainor _____, 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 for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 25th day of March 19 98.

Commission expires March 25, 2000

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

On this 25th day of March, 1998, before me personally appeared James H. Smith, the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, to be the person who executed the foregoing instrument in behalf of Stephanie R. Smith, and acknowledged that he executed the same as the free act and deed of said Stephanie R. Smith. Witness my hand and official seal at Nashville, TN, this 25th day of March, 1998.

My Commission Expires:
March 25, 2000

NOTARY PUBLIC

98 MAR 27 PM 3:53
FELIX Z. ANDREW JR. REGISTER
DAVIDSON COUNTY, TN

04170291

Warranty Deed from James H. Smith and wife, Stephanie R. Smith, to Karen N. Hawkins.

Return to:
Steltemeier & Westbrook, Attys
2002 Richard Jones Rd., C-101
Nashville, TN 37215

1940 03/27 0101 03CHECK 1100.5

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

RECEIVED OF _____

FOR _____

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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
295000.00
CON TX 1091.50
PRFEE 1.00
WDEED 8.00
TOTAL 1100.50
CHECK 1100.50
03/27/98 01 15:53 0001 1940

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

98 MAR 27 PM 3:53
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

IDENTITY & REFERENCE

No. 1272217