FILE BOX 45

OLD REPUBLIC

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

ZANA C. PETTY NOTARY PUBLIC DAVIDSON COUNTY, TN

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 137,000.00

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE, THIS THE 31st DAY OF August, 1998

NOTARY PUBLIC

My Commission expires: 1-29-99

THIS INSTRUMENT PREPARED BY

Devereaux D. Cannon, Jr., Attorney, 344 Fourth Avenue, North, Nashville, TN 37219

NAME ADDRESS

NAME & ADDRESS OF PROPERTY OWNER:	SEND TAX BILLS TO:	MAP & PARCEL NUMBERS:
SETH W. MACKAY-SMITH	COUNTRYWIDE HOME LOANS, INC.	146-11-132
(NAME)	(NAME)	
524 HOGAN ROAD	4500 PARK GRANADA	
(ADDRESS)	(ADDRESS)	
NASHVILLE, TN 37220	CALABASAS, CA 91302-1613	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

Warranty Deed

BOOK 11093 PAGE 56

For and in Consideration of the sum of $ 10.00 **cash in hand paid by the hereinafter named grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, we**

KENNETH H. JERNIGAN AND STEVEN D. STEELE, BOTH UNMARRIED

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

SETH W. MACKAY-SMITH AND WIFE, SARAH MACKAY-SMITH

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, being Lot No. 179 on the Plan of Crieve Hall Estates, Section 7, of record in Book 2330, page 4, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Kenneth H. Jernigan and Steven D. Steele, as joint tenants with right of survivorship, by deed from Virginia Roberson, of record in Book 6879, page 209, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

(SEE ATTACHED EXHIBIT "A")

98 SEP -1 PM 2:54

RECEIVED FOR RECORD AND REGISTERED IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TN.

0482602

unimproved ( )
This is improved (X) property, known as 524 Hogan Road (House Number) (Street) Nashville, TN (City) (State) 37220 (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 31st **day of** August, **19** 98.

KENNETH H. JERNIGAN

STEVEN D. STEELE

INDIVIDUAL ACKNOWLEDGMENTS:

BOOK 11093 PAGE 57

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 KENNETH H. JERNIGAN AND STEVEN D. STEELE

_____, 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 31ST day of AUGUST, 19 98.

My Commission expires:
1-20-99

ZANA C. PETTY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN.

_____
Notary Public

STATE OF TENNESSEE }
County of }

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named _____

_____, the bargainor(s), with whom I am personally acquainted (or proved to me in the basis of satisfactory evidence), and who acknowledged that _____ executed the within instrument for the purposes therein contained.

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

My Commission expires:

_____ _____
Notary Public

STATE OF TENNESSEE }
County of }

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named _____

_____, the bargainor(s), with whom I am personally acquainted (or proved to me in the basis of satisfactory evidence), and who acknowledged that _____ executed the within instrument for the purposes therein contained.

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

My Commission expires:

_____ _____
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

EXHIBIT "A"

BOOK 11093 PAGE 58

1. Davidson County Taxes for 1998, a lien, but not yet due and payable.

2. Matters shown on the Plan of record in Book 2330, page 4, said Register's Office.

3. Easement for sanitary sewers, storm drainage, water mains and appurtenances in Book 6255, page 768, Register's Office for Davidson County, Tennessee.

4. Restrictive Covenants of record in Book 2335, page 134, said Register's Office.

5. Easement for sanitary sewers and/or storm drainage of record in Book 6407, page 339, Register's Office for Davidson County, Tennessee.

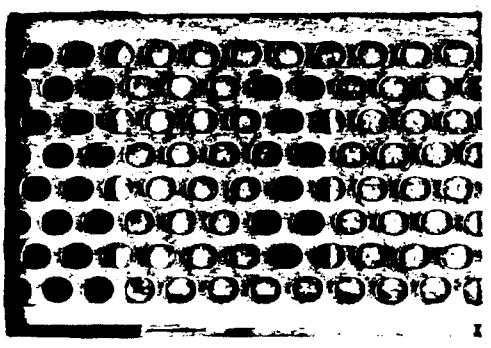
5119 09/01 01:01 03CHECK 521.90

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

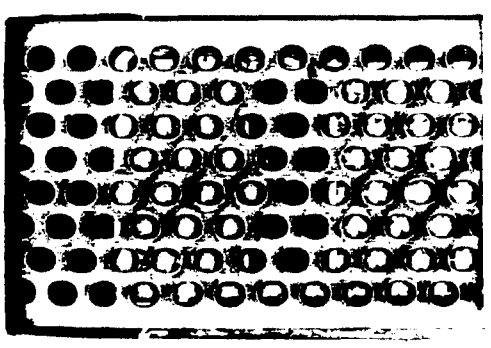
BOOK 11093 PAGE 59

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
137000.00
CON TX 506.90
PRFEE 1.00
WDEED 12.00
CFEE 2.00
TOTAL 521.90
CHECK 521.90

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 0001 5118



0482602

IDENTIF. REFERENCE

98 SEP -1 PM 2:54

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1340569