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PREPARED BY:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

WARRANTY DEED

THIS INDENTURE is made and entered into this **4th** day of **December, 1998** between DAVID L. WILLIAMS and GABRIELLE K. WILLIAMS, HUSBAND AND WIFE, and , GRANTORs, and JAMES C. SMITH, ~~UNMARRIED~~, and KATHY ELIZABETH PATTERSON, ~~UNMARRIED~~, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, GRANTEEs.

W I T N E S S E T H: That for and in consideration of Ten Dollars ($10.00) and other good and valuable considerations, the receipt of which is hereby acknowledged, DAVID L. WILLIAMS and GABRIELLE K. WILLIAMS, HUSBAND AND WIFE, and , hereinafter referred to as GRANTORs, do hereby bargain, sell, transfer and convey unto JAMES C. SMITH, UNMARRIED, and KATHY ELIZABETH PATTERSON, UNMARRIED, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, hereinafter referred to as GRANTEEs, their successors, heirs and assigns, certain real estate located in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of GRANTORs in and to all buildings and fixtures located on said real estate, and any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (collectively, the "Property"). This conveyance of the "Property" and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 1308 ROCK CREEK TRACE, WHITES CREEK, TN 37189.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto GRANTEEs, their successors, heirs and assigns forever. The GRANTORs covenant and agree with the said GRANTEEs that GRANTORs are lawfully seized and possessed of the said real estate and that GRANTORs have a good and lawful right to sell the same. The GRANTORs further covenant that the same is unencumbered except as otherwise set forth in Exhibit "B".

GRANTORs further covenant and bind themselves, their successors, heirs and assigns, to warrant and forever defend the title to said GRANTEEs, their successors, heirs and assigns, against the lawful claims of all persons whomsoever.

GRANTORs further covenant that this property is not their marital residence.

WITNESS the hands and seals of GRANTORs on the day and year first above written:

BY: David L. Williams
DAVID L. WILLIAMS Signature of Seller

Gabrielle K. Williams
GABRIELLE K. WILLIAMS

IDENTIF. # REFERENCE 0522900

98 DEC -9 PM 12:42
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

7998 12/09 0101 03CHECK 311.00

INDIVIDUAL
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, a Notary Public of said County and State, DAVID L. WILLIAMS and GABRIELLE K. WILLIAMS, HUSBAND AND WIFE, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand, at office, this **4th** day of December, 1998.

Denise C. Allis
Notary Public

My Commission Expires: 5/28/2000

Name and Address of Property Owner:

JAMES C. SMITH, UNMARRIED, and KATHY ELIZABETH PATTERSON, UNMARRIED
1308 Rock Creek Trace
Whites Creek, TN 37189

Property Address:

1308 ROCK CREEK TRACE
WHITES CREEK, TN 37189

Person Responsible for Taxes:

COUNTRYWIDE HOME LOANS, INC.
4500 Park Granada
Calabasas, Ca 91302-1613

Map & Parcel #: MAP 49-16A, PARCELS 46 AND 47

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater is **$80,000.00** which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.

James C. Smith
Affiant

Sworn to and subscribed before me, a Notary Public, this **4th** day of **December, 1998.**

Denise C. Allis
Notary Public

My Commission Expires: 5/28/2000

EXHIBIT 'A'

Land in Davidson County, Tennessee, being Lot Nos. 41 and 42 on the Plan of Willow Trace Subdivision, Phase Two, of record in Plat Book 7900, page 46, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description, said description is incorporated herein by reference the same as if copied fully herein verbatim.

BEING the same property conveyed to DAVID L. WILLIAMS and GABRIELLE K. WILLIAMS, HUSBAND AND WIFE, by Deed from P&C BUILDING & DEVELOPMENT CORP., of record in Book 9692, page 264, Register's Office for Davidson County, Tennessee.

EXHIBIT 'B'

1. All REAL PROPERTY taxes for the year 1999 and subsequent years, a lien, not yet due and payable (MAP 49-16A, PARCELS 46 AND 47, 1998 REAL PROPERTY TAXES ARE PAID IN FULL).

2. All matters as set forth on the Plan of record in Plat Book 7900, page 46, said Register's Office, which plan includes a 2.5 X 25-foot utility anchor easement on the southeast corner of said lot.

3. Declaration of Covenants, Conditions and Restrictions, of record in Deed Book 7777, Page 162, as amended in Book 7777, page 180, Book 7843, page 791, and Book 8023, page 692, Register's Office for DAVIDSON County, Tennessee.

4. Articles of Incorporation of Willow Trace homeowners Association, of record in Book 7762, page 74, said Register's Office.

1 8 3

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	80000.00
CON TX	296.00
PRFEE	1.00
WDEED	12.00
CFEE	2.00
TOTAL	311.00
CHECK	311.00

12/09/98 01 12:44 0001 7998

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0522900
IDENTIF. # REFERENCE

98 DEC -9 PM 12:43
REGISTER
DAVIDSON COUNTY, TN.

No. 1382981