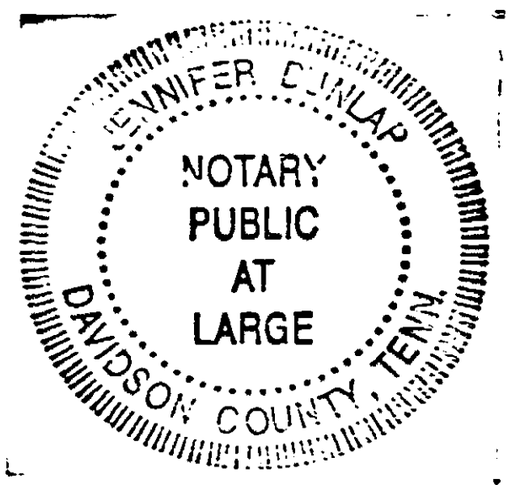
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ ~~88,000.00~~ 85,017.00

William W Watkins
Affiant

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

Jennifer Dunlap
Notary Public

MY COMMISSION EXPIRES: 5/27/2001
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Judy S. Wells, Attorney, 750 Old Hickory Blvd., Suite 202, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
William W. Watkins	First Trust Mortgage Company	131-03-0-86.00
(NAME)	(NAME)	
465 Tusculum Road	6525 Quail Hollow, Suite 300	6DU-70040
(ADDRESS)	(ADDRESS)	
Nashville, TN 37211	Memphis, TN 38120	
(CITY) (STATE) (ZIP)	(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, S.M.T. Development, being a joint survivorship partnership

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO William W. Watkins and wife, Geneva W. Watkins, and William W. Watkins, II

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:

Land in Davidson County, Tennessee, BEING Lot No. 9 on the Plan of McMurray Meadows, Section 1, of record in Book 5060, page 1, Register's Office for Davidson County, Tennessee, described as follows:

Beginning at a point in the southerly margin of Tusculum Road at the dividing line between Lots Nos. 8 and 9 on said plan; thence southerly along said dividing line 107.98 feet to a point; thence westerly 115.21 feet to a point in the easterly margin of McMurray Drive; thence northerly along easterly margin of McMurray Drive 67 feet to the beginning of a curve; thence around said curve a distance of 34.87 feet to a point in the southerly margin of Tusculum Road; thence easterly along the southern margin of Tusculum Road 74.46 feet to the point of beginning.

Being the same property conveyed to S.M.T. Development, being a joint survivorship partnership, by deed from Lester G. Phillips and wife, Patricia G. Phillips, of record in Book 10736, page 969, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following: Taxes for the year 1998 have been prorated and payment thereof is expressly assumed by the herein Grantor; Restrictions of record in Book 5063, page 37; Plan of record in Book 5060,

CONTINUED

This is improved (X) unimproved ( ) property, known as 465 Tusculum Road, Nashville, TN 37211
(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 my hand this ____ day of ____, 19____

S.M.T. Development, being a joint survivorship partnership

By: Geneva W. Thurman by
Linda D Thurman

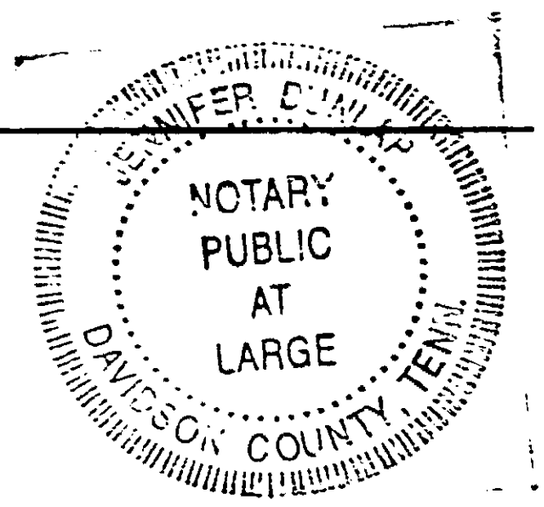
STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public of the state and county aforesaid, personally appeared Morris W. Thurman, Sr. and Sandra L. Thurman , with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself/herself to be the Partners for S.M.T. Development, the within named bargainor, a partnership, and that he/she/they as such Partner(s), executed the foregoing instrument for the purpose therein contained, by signing the name of the partnership by himself/herself as Partner(s) .

Witness my hand and seal, this 31st day of December, 1998

Jennifer Dunlap
Notary Public

My commission expires: 5/27/2001



LEGAL DESCRIPTION CONTINUATION

page 1; all in the Register's Office for Davidson County, Tennessee.

05331.36
IDENTIF. ↑ REFERENCE

99 JAN -5 PM 2:23
BILL GARNETT REGISTER
DAVIDSON COUNTY, TN

8916 01/05 0101 03CHECK 338.88

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11283 PAGE 664

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	CFEE	- COMPUTER FEE	PRFEE	- PROBATE FEE

CASH	8817.00
CON TX	327.88
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	338.88
CHECK	338.88

01/05/99 01 14:21 0001 8916

05 33136
IDENTIFICATION OR REFERENCE

99 JAN -5 PM 2:23
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1408303