THIS INSTRUMENT PREPARED BY:
George E. Mudter, Jr., Esq.
2000 Richard Jones Road
Suite 110
Nashville, Tennessee 37215
(615) 383-4429

FTEC File No. 16772
File File Box 9-B

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is: $375,000.00

Affiant

Subscribed and sworn to before me, this 15th day of September, 1999

My Commission Expires: SEP 23 2000

Notary Public

My Commission Expires:

WARRANTY DEED

Address New Owner(s):	Send Tax Bills to	Tax Information
MR/MRS JAY R. SMITH	Bank of America	MAP 116-11
407 Lynnwood Boulevard	One Nationsbank Plaza	PARCEL 99
Nashville, Tennessee 37205	Nashville, Tennessee 37239	FB# BM 1665

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, PHILIP W. RICHARDS AND WIFE, LINDA E. RICHARDS ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to JAY R. SMITH AND WIFE, WENDY T. SMITH ("Grantee"), its successors, heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described on Exhibit "A" hereto.

This is improved property located at 407 Lynnwood Blvd., Nashville, TN 37205

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to Grantee, its successors, heirs and assigns, forever.

And Grantor covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered, except as set out on Exhibit "A" hereto. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantee, its successors, heirs and assigns against the lawful claims of all persons, except as set out on Exhibit "A" hereto.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on this 15th day of September, 1999.

PHILIP W. RICHARDS

LINDA E. RICHARDS

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, aforesaid, PHILIP W. RICHARDS AND WIFE, LINDA E. RICHARDS, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 15th day of September, 1999.

GEORGE E. MUDTER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: SEPT. 23, 2000

Notary Public

WARDEED

99 SEP 20 AM 10:45

KEY TAX REFERENCE

09/20/0101 03:41PM

2508.50

06373669

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 1 on the Re-Sub of Lots 47, 50, and the North parts of Lots 48 and 51 on the Plan of Royal Oaks Company's Subdivision, of record in Book 4595, page 177, Register's Office for Davidson County, Tennessee, described as follows:

Beginning at a point in the westerly margin of Lynnwood Boulevard at the southeast corner of the Gordon C. Peerman, Jr., property; thence with the westerly margin of Lynnwood Boulevard southerly 38.5 feet to the beginning of a curve; thence around said curve which has a radius of 448.0 feet southerly 182.5 feet to a point in the westerly margin of Lynnwood Boulevard; thence continuing with the westerly margin of said Boulevard southerly 8.23 feet to a point; thence westerly 248.0 feet to a point; thence north 2 deg. 20 min. 03 sec. east 200.36 feet to a point; thence easterly 209.0 feet to a westerly margin of Lynnwood Boulevard.

Being the same property conveyed to Philip W. Richards and wife, Linda E. Richards by deed from Nicholas F. Varallo, Jr. and wife, Mary Frances Varallo of record in Book 10282, page 993, said Register's Office.

This conveyance is made subject to: (1) 1999 Taxes, which have been prorated and assumed by the Grantees; (2) Easements of record in Book 5787, page 21; and (3) All matters appearing on the Plan of record in Plat Book 4595, page 177, said Register's Office.

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11667 PAGE 846

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

0637369

REFERENCE

99 SEP 20 AM 10:45

CAMT	675000.00
CON TX	2497.50
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	2508.50
CHECK	2508.50

09/20/99 01 10:48 0001 0079

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1518031