RECORD AND RETURN TO;
SATURN AND MAZER
212 THIRD AVE. N., NASHVILLE, TN 37201
(SP38922) FILE BOX "7"

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE,
WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$83,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
18TH DAY OF MAY, 2000. NOTARY PUBLIC AT LARGE

Notary Public

MY COMMISSION EXPIRES: 9/28/2002

DANL. SATURN NOTARY PUBLIC DAVIDSON COUNTY, TENN.

Instr:200006220061157 Page: 1 OF 2
REC'D FOR REC 05/22/2000 2:21:08PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $307.10

THIS INSTRUMENT WAS PREPARED BY
Saturn and Mazer Title Services, Inc., 212 Third Avenue, North, Nashville, TN 37201

ADDRESS OF NEW OWNER AS FOLLOWS :	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Linda J. Cramer	Guaranty Trust Company	161-11-A-221
436 Huntington Ridge	P.O. Box 1218	6DU-76590
Nashville, TN 37211	Murfreesboro, TN 37133-1218	

FOR AND IN 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,

STACY S. SMITH, UNMARRIED

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

LINDA J. CRAMER, MARRIED AND HUSBAND, KENNETH M. CRAMER, HMC

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. 221 on the Plan of Huntington Ridge Townhouses, of record in Plat Book 4460, Page 67 and amended in Book 4675, Page 9, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Stacy S. Smith by Warranty Deed from Karen Dian McCray, now Mathias, and husband Philip K. Mathias of record in Book 10215, Page 741, Register's Office for Davidson County, Tennessee.

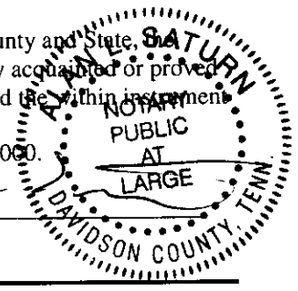
Unimproved ( )
This is improved (X) property known as 436 HUNTINGTON RIDGE, NASHVILLE, TN 37211
TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever, and we do covenant with the 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 this 18th day of Mat, 2000

X Stacy S. Smith
STACY S. SMITH

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 Stacy S. Smith, Unmarried the bargainors with whom I am personally acquainted or proved to me on 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 Nashville, Tennessee, this 18th day of May, 2000.



Commission Expires: 9/28/2002

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 _____, 20_____.

My commission expires:_____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this the day of January, 2000, before me personally appeared _____ to me known to be the person who executed the foregoing instrument in behalf of _____ as _____ Attorney in Fact, and acknowledged that ____ executed the same as the free act and deed of the said _____.

Witness my hand and official seal at Nashville, Tennessee, this the ____ day of _____, 2000.

My commission expires:_____

_____
Notary Public