WARRANTY DEED

Davidson County DEEDWARR
Recvd: 12/14/00 15:15 2pgs
Fees:11.00 Taxes:760.36

20001214-0123265

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ ~~202,514.85~~ 105,504.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 13th DAY OF December 2000

Notary Public

MY COMMISSION EXPIRES: April 22, 2004
(AFFIX SEAL)

NOTARY PUBLIC
WILLIAMSON COUNTY, TN

THIS INSTRUMENT WAS PREPARED BY
Steltemeier & Westbrook, Attys, 2002 Richard Jones Rd., C-101, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Patricia A. Smith (NAME)	Citizens Equity Federal Credit Union (NAME)	142-13-0-B
1012 Morrisey Court (ADDRESS)	P.O. Box 1715 (ADDRESS)	9.00 CO
Nashville, TN 37221 (CITY) (STATE) (ZIP)	Peoria, IL 61656-1715 (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, Rochford Realty and Construction, Co., Inc.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Patricia A. Smith and husband, Henry A. Smith

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. 177 on the Final Plat of Riverside, Phase 4B, as of record in Book 9700, Page 750, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

BEING part of the same property conveyed to Rochford Realty and Construction Co., Inc., by deed from Frank H. Carter and wife, Dolores H. Carter, Charles C. Handly, Jr. and Mary Handly Beard, of record in Book 7103, Page 48, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to any and all existing restrictions and easements of record.

unimproved ( )
This is improved (X) property, known as 1012 Morrisey Court, Nashville, TN 37221
(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 13th day of December 2000

Rochford Realty and Construction, Co., Inc.
By: James G. Morrissey
James G. Morrissey, Authorized Agent

STATE OF TENNESSEE
COUNTY OF

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

_____

_____

the bargainor _____, with whom I am personally acquainted or proved to me on 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 _____ _____, Tennessee, this _____day of _____, _____ .

Commission expires _____ _____
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared James G. Morrissey and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the Authorized Agent and _____ respectively of the Rochford Realty and Construction the within named bargainor, and corporation, and that he as such Authorized Agent 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 James G. Morrissey as such Authorized Agent, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Nashville, TN on this the 13th day of December, 2000 .

My commission expires April 22, 2001

Notary Public

LARRY N WESTBROOK NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN