Prepared by:
Centennial Title Company, Inc.
30 Burton Hills Blvd., #240
Nashville, TN 37215

39-B
File #01-1125

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned Paul Fred Pancoast, and wife, Carolyn A. Pancoast, hereinafter called the Grantor, has bargained and sold, and by these presents does hereby transfer and convey unto Overton T. Smith, unmarried, hereinafter called the Grantee, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Davidson, described as follows: To Wit:

Land in Davidson County, Tennessee, and being Lot No. 5 on the plan of Bowlingate as of record at Book 6250, Page 844, Register's Office for said County, to which plan reference is hereby made and the same incorporated herein for a complete description of said lot.

Being the same property conveyed to Paul Fred Pancoast and wife, Carolyn A. Pancoast by deed of record in Book 9875, Page 516, Registers office for said County.

The property conveyed herein is subject to matters shown on the recorded plan, and to applicable easements and restrictions of record, and Property Taxes for the current year.

This is improved property, known as: 3616 Bowlingate Lane, Nashville TN 37215.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever. Grantor covenant with the said Grantee that Grantor is lawfully seized and possessed of said of said land in fee simple, has good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor further covenants and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's 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 THE EXECUTION HEREOF this 26th day of April, 2001

Paul Fred Pancoast

Carolyn A. Pancoast

Davidson County DEEDWARR
Recvd: 04/26/01 15:39 2pgs
Fees:11.00 Taxes:1406.00

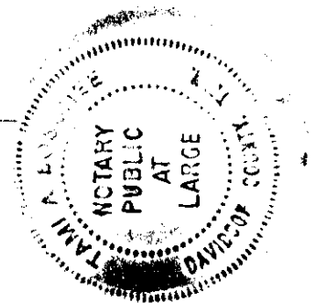
20010426-0042288

State of Tennessee)
County of Davidson)

On this 26th day of April, 2001, before me the undersigned, a Notary Public in and for said County and State, personally appeared before me the within named Paul Fred Pancoast and Carolyn A. Pancoast, the bargainor(s), to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

Notary Public

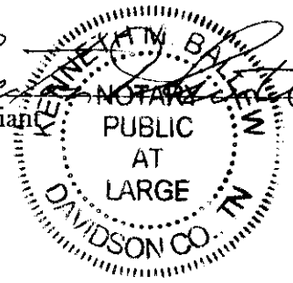
My Commission Expires: 3/23/2002



State of Tennessee)
County of Davidson)

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 380,000.00.

Affiant



Sworn and subscribed before me on this the 26th day of April, 2001.

Notary Public

My Commission Expires: 9-29-2001

NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:	TAX MAP-PARCEL #:
Overton T. Smith	Suntrust Bank	117-5-A-5CO
3616 Bowlingate Lane	201 Fourth Avenue N/7th Floor	
Nashville, TN 37215	Nashville, TN 37219	