THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 162,000.00

Michael S Smith
Affiant

Subscribed and sworn to before me, this 11th day of January, 2002

Notary Public

My Commission Expires: 10-12-05

Davidson County DEEDWARR
Recvd: 01/14/02 10:18 2pgs
Fees:13.00 Taxes:599.40
20020114-0005305

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
MICHAEL S. SMITH 1611 Sumner Avenue Nashville, Tennessee 37206	FRANKLIN AMERICAN MORTGAGE 501 Corporate Centre Drive #400 Franklin, Tennessee 37067	MAP 83-6 PARCEL 22

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED SIXTY TWO THOUSAND AND NO/100---------- ($ 162,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee s, the receipt of which is hereby acknowledged, I, ALBERT SMITH, III, MARRIED

hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto MICHAEL S. SMITH AND KELLY T. MASON, BOTH UNMARRIED, as Joint Tenants with Right of Survivorship hereinafter called the Grantee s, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 29 on the Plan showing Subdivision of Lot Nos. 8, 9 and 10 and part of Lot 7 in Block "A", Lots Nos 13 and 14 in Block "B" and all of Block "C" in the Subdivision of the Weakley Home Place of record in Book 547, page 12, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Albert Smith, III, by deed from Burklin W.M. Williams and wife, Teena Chapman Williams, and James R. Carlton and wife, Terri C. Carlton, of record as Instrument No. 20001115-0113359 in the Register's Office for Davidson County, Tennessee.

Anne Reece Gallaher-Smith, spouse of Albert Smith, III, joins in this conveyance to convey any interest she may have in subject property, particularly any marital interest.

This is improved property known as 1611 Sumner Avenue, Nashville, Tennessee 37206

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 s, their heirs and assigns, forever.

GRANTOR COVENANT s with the said GRANTEEs that he is lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Subdivison of Lots in Weakley Home Place of record in Book 574, page 12, Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and bind_s_ himself___, his___ heirs and representatives to warrant and forever defend the title to the said GRANTEE_s_, their__ heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF _I__ have hereunto set _my_ hand___on this the __11th__ day of __January____, 2002_.

Albert Smith III
ALBERT SMITH, III
by Anne Reece Gallaher-Smith
ATTY - IN - FACT

Anne Reece Gallaher-Smith
ANNE REECE GALLAHER-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 ____Anne Reece Gallaher-Smith____, the bargainor____, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that ___she_____ executed the within instrument for the purposes therein contained.

Witness my hand and official seal this __11th__ day of __January, 2002____.

My Commission Expires: __10/12/05____

Notary Public

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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___ 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 this _____day of _____.

My Commission Expires: _____

Notary Public

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ACD
STATE OF TENNESSEE
COUNTY OF DAVIDSON

BEFORE me, the undersigned, a Notary Public in and for said County and State, personally appeared ___Anne Reece Gallaher-Smith_____, to me known to be the person who executed the foregoing instrument in behalf of Albert Smith, III and acknowledged that she executed the same as the free act and deed fo the said Albert Smith, III.

WITNESS my hand and seal this 11th day of January, 2002.

Notary Public

My commission expires: 10-12-05

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee