THIS INSTRUMENT WAS PREPARED BY
Bankers Title & Escrow Corp.
3310 West End Avenue, Suite 410
Nashville, Tennessee 37203

BOX 50-B

PREPARED BY: RETURN TO:
BANKERS TITLE & ESCROW CORP
3310 WEST END AVE.
NASHVILLE. TN 37203

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 255,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26 DAY OF

Notary Public

MY COMMISSION EXPIRES: 5-17-03
(AFFIX SEAL)

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Jerry Lynn Smith (NAME)	Union Planters Bank, National (NAME)	132-1-A-11
1040 St. Andrews Place (ADDRESS)	P. O. Box 2926 (ADDRESS)	
Nashville, Tennessee 37204 (CITY) (STATE) (ZIP)	Memphis, TN 38101-2926 (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, Denise Cummins Moscheo and husband, Joseph Moscheo

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Jerry Lynn 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. 11 on the Plan of St. Andrews Place, as of record in Book 6250, page 909, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of said lot.

BEING the same property conveyed to Denise Cummins, an unmarried person, by deed from John Thomas Anderson, an unmarried person, of record as Instrument No. 200003020020627, Register's Office for Davidson County, Tennessee. Denise Cummins is now Denise Cummins Moscheo.

Joseph Moscheo, spouse of Denise Cummins Moscheo joins in this conveyance to relinquish any and all marital interest in the property.

Davidson County DEEDWARR
Recvd: 03/27/02 15:28 2pgs
Fees:13.00 Taxes:943.50
20020327-0037740

unimproved ( )
This is improved (X) property, known as 1040 St. Andrews Place, Nashville, Tennessee 37204
(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~~ our hand s this 26th day of March, 2002

Denise Cummins Moscheo

Joseph Moscheo

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 Denise Cummins Moscheo and husband, Joseph Moscheo

the bargainor s, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that ~~xxhex~~ they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 26th day of March, 2002.

Commission expires 5/17/05

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 _____.

My commission expires _____

Notary Public