RETURN

This Instrument Was Prepared By:
W. WILLIAM DAVIS, ATTORNEY. P.C.
219 WARD CIRCLE, SUITE 3
BRENTWOOD, TENN. 37027

WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN ($10.00) DOLLARS, cash in hand paid, by the hereinafter named Grantee(s), the receipt of which is hereby acknowledged, LONNIE SMART, UNMARRIED ("Grantor") has bargained and sold, and does hereby bargain, sell and convey unto ROBERT L. MCMILLION, UNMARRIED ("Grantee") the following described real estate located in DAVIDSON County, Tennessee, more particularly described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE BEING LOT NO. 9 ON THE MAP OF DALEWOOD, SECTION I, AS OF RECORD IN PLAN BOOK 1424, PAGE 108, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF.

THIS BEING THE SAME PROPERTY CONVEYED TO LONNIE SMART, UNMARRIED BY DEED OF DOROTHY SELF WILSON, UNMARRIED DATED JULY 15, 1993 AND RECORDED AUGUST 12, 1993 IN BOOK 9045, PAGE 39, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This property is known as 1800 PIEDMONT AVENUE, NASHVILLE, TN 37216

This property is subject to all encumbrances, easements, restrictive covenants and other matters of public record as may affect the property.

TO HAVE AND TO HOLD The aforesaid tract or parcel of land with appurtenances, estate title and interest thereto belonging to the Grantee, its (their) successors and assigns in fee simple forever.

Grantor does hereby covenant with the Grantee that the Grantor is lawfully possessed of said land in fee simple, the Grantor has good right to sell and convey same; that the same is unencumbered except as noted herein and that the title and quiet possession thereto Grantor will warrant and forever defend against the lawful claims of all persons.

WITNESS the signature of the Grantor this 17 day of September, 2002

Lonnie Smart
LONNIE SMART

Davidson County DEEDWARR
Recvd: 09/23/02 11:39 3pgs
Fees:18.00 Taxes:292.30
20020923-0115605

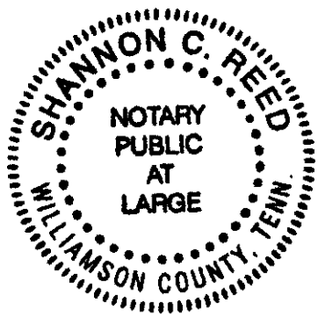
STATE OF TENNESSEE)
) SS
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, LONNIE SMART with whom I am personally acquainted, and who, upon oath, acknowledged that HE executed the within instrument for the purposes therein contained.

Witness my hand and official seal this the 17 DAY OF SEPTEMBER, 2002

Shannon C. Reed
Notary Public

My Commission Expires:_____



My Commission Expires OCT. 1, 2002

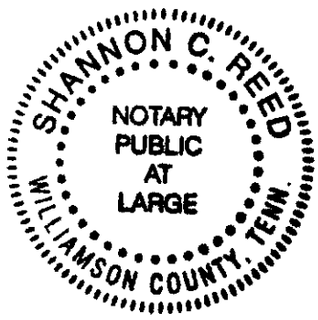
STATE OF TENNESSEE)
) SS
COUNTY OF DAVIDSON)

VALUATION AFFIDAVIT

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is **$ 79,000.00** which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Lonnie Smart

Affiant



My Commission Expires OCT. 1, 2002

Subscribed and sworn to before me this 17 day of September, 2002

Shannon C. Reed
Notary Public

Commission Expiration:

RETURN TO:	**SEND TAX BILLS TO:**	**ADDRESS OF NEW OWNER: AND PROPERTY ADDRESS:**
W. William Davis, Attorney, P.C. 219 Ward Circle Suite 3 Brentwood, Tenn. 37027	Amsouth Bank 2050 Parkway Office Cir. Birmingham, Ala.35244	1800 Piedmont Ave. Nashville, Tenn. 37216

MAP PARCEL NUMBER
72-12-147

AGREEMENT TO CORRECT ERRORS AND POWER OF ATTORNEY
FOR ERROR CORRECTION

The undersigned Borrower(s), for valuable consideration, agree, if requested by Closing Attorney, to fully cooperate and adjust for clerical errors, or the executings of any documents requested by the Lender, or in the reasonable discretion of Closing Attorney, to enable the Lender to better secure itself, or sell, convey, or market said Loan Package or any part thereof, to any entity, including but not limited to, any investor, Federal Home Loan Mortgage Corporation, Federal Housing Authority, the Veterans Administration, or any other party or entity, or to correct the title or documents executed in accordance with the above closing.

Additionally, and upon the sole option of the Closing Agent, the undersigned hereby irrevocably appoints Lender, and any representative from William Davis, Attorney, PC, as their limited attorney-in-fact for the purpose and with the full power to correct any and all legal documents which the lender requests to be corrected and to execute on the behalf of the borrowers any additional loan documents requested by the Lender. This power extends to typographical errors, failure of execution of documents required by the Lender, or any other acts or actions required by the Lender to document the Lenders loan package.

In the event that this document must be enforced, the borrower agrees to reimburse and hold harmless the lender and the closing agent from any and all costs of enforcement of this agreement including reasonable attorneys fees and costs of enforcement.

DATE: SEP 17 2002

LONNIE SMART

Sworn and subscribed before me _____.

NOTARY PUBLIC

WITNESS my hand and official seal this SEP 17 2002

My Commission Expires:

SHANNON C. REED
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

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My Commission Expires OCT. 1, 2002

prepared by Return:

William Davis, Attorney, PC
219 Ward Circle, Suite 3
Brentwood, TN 37027