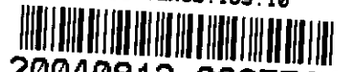
THIS INSTRUMENT PREPARED BY:
Baldwin Land Title, PLLC
51 Century Boulevard, Suite 308
Nashville, TN 37214

Address New Owner(s)
Deborah Smith

Send Tax Bills To:
Deborah Smith

Davidson County DEEDWARR
Recvd: 08/12/04 15:40 2pgs
Fees:13.00 Taxes:159.10



20040812-0097745

Map & Parcel Nos.: 94-1-306.00

SPECIAL WARRANTY DEED CORPORATION

FOR AND IN CONSIDERATION of the sum of **$43,000.00**, cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **The Provident Bank d/b/a PCFS Financial Services** (herein referred to as "Grantor" has this day bargained and sold and, by these presents, does hereby transfer and convey unto **Deborah Smith,** A single person (herein referred to as "Grantee"), her heirs and assigns, forever, the following described tract or parcel of land located in Davidson County, Tennessee, to wit:

Being Lot 122, Shelby Village No. Two, of record in Book 1835, page 48, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description of said property.

Being the same property conveyed to Jay W. Johnson and Ramona Johnson, husband and wife, by Quitclaim Deed from Jay W. Johnson, Jr., of record in Instrument Number 200208060094284, dated 7-2-02, and recorded 8-6-02, Register's Office for Davidson County, Tennessee, and being further conveyed to The Provident Bank by Substitute Trustee's Deed from I. Dyke Tatum, Substitute Trustee, of record in Instrument Number 200102260021778, dated 2-24-04, and recorded 2-26-04, Register's Office for Davidson County, Tennessee.

This improved property is also known as 1424 Sevier Court, Nashville, TN 37206.

THIS CONVEYANCE IS SUBJECT TO taxes for the current year which have been prorated and assumed by the Grantee(s); all matters appearing of record in Book/Instrument No. 1835, page 48; Restrictive Covenants, Restrictions, Declarations of Covenants, Conditions and Restrictions of record in Book/Instrument No. 2015, page 639; Book 2086, page 339; any and all zoning regulations, setback lines, building restrictions, easements, charters, by-laws, master deeds, right of ways, etc. all of record in the Register's Office for said County, Tennessee.

The above legal description is identical to the one in the previous deed of record.

TO HAVE AND TO HOLD said tract or parcel of land together with all the improvements thereon and the appurtenances thereunto belonging unto the said Grantee, her heirs and assigns, in fee simple, forever.

GRANTOR COVENANTS with the said Grantee that they are lawfully seized and possessed of said property, that they have a good and lawful right to sell and convey the same, and that they are free from any lien or encumbrance whatsoever, except for applicable zoning and building regulations, all visible easements, restrictions and limitations of record, and **2004** real estate taxes, which are to be prorated.

But this Warranty Deed is limited to the time in which said real estate was lawfully seized and possessed by grantors herein and does not extend to any previous time thereto. Wherever use, the singular number shall include the plural and the plural the singular and the use of any gender shall be applicable to all genders.

GRANTOR FURTHER COVENANTS with the said Grantee and binds themselves, their heirs/successors and assigns, to warrant and forever defend the title thereto of said tract or parcel of land to the said Grantee, her heirs and assigns, against the lawful claims and demands of all persons whomsoever.

ALL warranties of Grantor herein contained are expressly limited to those persons or parties claiming by, through or under Grantor.

GRANTOR:

The Provident Bank d/b/a PCFS Financial Services

By: _____

By: _____

STATE OF TENNESSEE)

COUNTY OF Davidson)

The actual consideration or value, whichever is greater, for this transfer is **$43,000.00**

_____

AFFIANT

Subscribed and sworn to before me, this 30th day of July, 2004.

_____

NOTARY PUBLIC

My Commission Expires:

_____

STATE OF Ohio)

COUNTY OF Hamilton)

Personally appeared before me, _____, a Notary Public in and for said state and county, M. B McCoy and Jermeka Lyn Noakes with whom I am personally acquainted, and who acknowledged that (s)he/they executed the within instrument for the purposes therein contained, and who further acknowledged that (s)he is the Vice-President of **The Provident Bank d/b/a PCFS Financial Services**, and (s)he is the Authorized Agent of The Provident Bank d/b/a PCFS Financial Services, the maker, and is authorized by the maker to execute this instrument on behalf of the maker as its Vice-President and Authorized Agent.

WITNESS my hand and seal at office this 30th day of July, 2004.

_____

NOTARY PUBLIC

NOTARY PUBLIC STATE OF OHIO

KAY E. PIERCE
Notary Public, State of Ohio
My Commission Expires
December 16, 2008

My Commission Expires:

_____

PROPERTY ADDRESS:
1424 Sevier Court
Nashville, TN 37206

NAME AND ADDRESS OF NEW OWNER:
Deborah Smith

_____

_____