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BOX 18

THIS INSTRUMENT PREPARED BY:
BASS, BERRY & SIMS (MDS)
2700 First American Center
Nashville, Tennessee 37238

GENERAL WARRANTY DEED

Address New Owner(s)	Mortgagee	Map-Parcel Number(s)
Gemcraft Homes (Tennessee), Inc. 440 Metroplex Drive Building C, Suite 100 Nashville, Tennessee 37211	Nationwide Lending Group, Inc. P. O. Box 3249 Augusta, Georgia 30904	Tax Maps 86-7-A

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 ($10.00) DOLLARS cash in hand paid and other good and valuable consideration, the receipt of which is hereby acknowledged, Hardin Service Corporation, a Texas corporation ("Grantor") has bargained and sold, and by these presents does transfer and convey unto Gemcraft Homes (Tennessee), Inc., a Tennessee corporation ("Grantee"), its successors and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

Land in the 2nd Civil District of Davidson County, Tennessee, being Lots 1 through 50 on the plan of Bret Ridge Subdivision of record in Book 6900, page 121, Register's Office for Davidson County, Tennessee.

Being part of the same property conveyed to Grantor by deed from Linus Leppink, Jr. of record Book 6810, page 293, said Register's Office.

This is unimproved property.

Said property is conveyed subject to the following matters:

1. Taxes for the year 1986.

2. Restrictive covenants contained in instrument of record in Book 7030, page 527, and Book 7047, page 171, Register's Office for Davidson County, Tennessee.

3. The Plan of record in Book 6900, page 121 (Subdivision No. 86-265G), said Register's Office, shows an Owner's Certificate, various minimum building setback lines from common areas and easements being part of a planned unit development.

4. By-laws for Bret Ridge Homeowner's Association, Inc.

5. Subject to the liens for any unpaid assessments and/or special assessments affecting Bret Ridge Subdivision.

6. Rights of others in and to the common elements of Bret Ridge Subdivision.

7. An electrical permit agreement with the Metropolitan Government of Nashville and Davidson County, Tennessee, of record in Book 5625, page 287, said Register's Office.

8. A sewer easement granted to the First Suburban Water Utility District of Davidson County, Tennessee, of record in Book 5649, page 458, Register's Office for said County.

9. Surveyor's inspection report refers to an apparent encroachment of a fence from Lot No. 1 of Jackson's Retreat upon the subject property.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title, and interest thereto belonging to Grantee, its successors and assigns, forever. Grantor covenants that, subject to the matters set forth above, Grantor is lawfully seized and possessed of said land in fee simple, have good right to convey it, and that same is unencumbered.

Grantor further covenants and binds itself and its successors and assigns to warrant and forever defend the title to said land to Grantees, their successors and assigns, against the lawful claims of all persons whomsoever except claims arising out of the matters set forth above.

Whenever used, the singular shall include the plural and the plural the singular and the use of any gender shall be applicable to all genders.

WITNESS our hands this 21st day of Nov. 1986, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

HARDIN SERVICE CORPORATION,
a Texas corporation

By: _____
Title: President

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Nick B. Hermen, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the President of Hardin Service Corporation, the within named bargainor, a Texas corporation, and the he as such officer executed the foregoing instrument for the purposes therein contained, by signing the name of Hardin Service Corporation by himself as President.

WITNESS my hand and seal, at office in Nashville, Davidson County, Tennessee, this 21st day of November, 1986.

_____
Notary Public

My Commission Expires:

2-27-87

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

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The actual consideration for this transfer or value of property conveyed (whichever is greater) is $825,000.

James Hwdwa
Affiant

Sworn to and subscribed before me this 20th day of November, 1986.

Notary Public

My Commission Expires:

2-27-89

6 7 4 8 6

IDENTIFICATION REFERENCE

Nov 26 2 30 PM '86

REGISTER'S OFFICE
DAVIDSON COUNTY, TN

OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

DEED . 0- CANT,
.50
2.00
CHK # 2317.00
07903I 12/06 BAL

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

67486

IDENTIFICATION REFERENCE

Nov 26 2 30 PM 96

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TENN.

No. 16638