MDSC000664 03/23/87 pf

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

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GENERAL WARRANTY DEED

Address New Owner(s)	Mortgagee	Map-Parcel Number(s)
Edward R. Thomas and wife, Gail D. Thomas 1024 Bred Ridge Drive Hermitage, Tennessee 37076	Nationwide Lending Group, Inc. P. O. Box 3249 Augusta, Georgia 30904	Part of 86-90 and 86-7-4

Send tax bills to: Owner ____
Mortgagee XX

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 DOLLARS ($10) cash in hand paid and other good and valuable consideration, the receipt of which is hereby acknowledged, GEMCRAFT HOMES (TENNESSEE), INC. ("Grantor") has bargained and sold, and by these presents does transfer and convey unto EDWARD R. THOMAS and wife, GAIL B. THOMAS ("Grantees"), their heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 31 on the Plan of Bret Ridge Subdivision, of record in Book 6900, page 121, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Grantor by deed from Hardin Service Corporation of record in Book 7052, page 268, said Register's Office.

This is improved property known as 1024 Bret Ridge Drive, Hermitage, Tennessee 37076.

Said property is conveyed subject to the following matters:

1. Taxes for the year 1987, a lien but not yet due and payable.

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 sever 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.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title, and interest thereto belonging to Grantees, their heirs 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, has 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 heirs 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 25th day of March, 1987, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

GEMCRAFT HOMES (TENNESSEE), INC.

By: _____
Title: _____

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared DAVID BRAUNSCHEIDEL, 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 City Project Manager of GEMCRAFT HOMES (TENNESSEE), INC., the within named bargainor, a corporation, and that he as such City Project Manager executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as City Project Manager.

WITNESS my hand and seal, at office in Nashville, Davidson County, Tennessee, this 25th day of March, 1987.

_____
Notary Public

My Commission Expires:
May 13, 1989

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

The actual consideration for this transfer is $94,490.

Gail D Thomas
Affiant

Sworn to and subscribed before me this 25th day of March, 1987.

Carol M. Cahill
Notary Public

My Commission Expires:
May 13, 1989

0814 5

TENNESSEE REFERENCE
MAR 26 11 22 AM '87
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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[illegible]	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
[illegible]	REL - RELEASE	CO TX - STATE TAX CONVEY
[illegible]	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

94[illegible].00- CONST.
[illegible].00 COTAX
.50 PRFEE
9.00 MORTG
CHECK 274.10-
C7481[illegible]/26/87 BAL .00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02140

IDENTIFICATION

MAR 26 11 22 AM '87

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 61760