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STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value whichever is greater, for this transfer is $ 86,238.00

Subscribed and sworn to before me, this the 31 day of July 19 87

My commission expires: January 10, 1989
(Affix Seal)

Affiant

Notary Public

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
SOUTHEAST TITLE of Tennessee, Inc. 7N11528
Suite 170, Parkway Towers, 404 James Robertson Pky, Nashville, TN 37219

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
Milind R. Pandit	Nationwide Lending Group, Inc.
917 Moleah Court	1125 Troup Street
Hermitage, TN 37076 (STREET ADDRESS)	Augusta, GA 30904 (STREET ADDRESS)
CITY STATE ZIP	CITY STATE ZIP
MAP NO. 086-07-0A 039.00CO	PARCEL NO.

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, Gemcraft Homes (Tennessee), Inc. a Tennessee Corporation

HEREINAFTER CALLED GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO Milind R. Pandit and wife, Sunandini M. Pandit

HEREINAFTER CALLED GRANTEE(S), THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO LOCATED IN Davidson COUNTY, STATE OF TENNESSEE, MORE PARTICULARTY DESCRIBED AS FOLLOWS:

Being Unit No. 39 on the Plan of Bret Ridge, of record in Plat Book 6900 at page 121, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being part of the property conveyed to Gemcraft Homes (Tennessee), Inc. a Tennessee Corporation by Deed of record in Book 7052 page 268, Register's office for said County.

This conveyance is subject to taxes for the year 1987 and subsequent years, easements and restrictive covenants of record.

52795

IDENTIFICATION REFERENCE

AUG 5 9 37 AM '87

REGISTER'S OFFICE DAVIDSON COUNTY, TN

THIS IS _____ IMPROVED PROPERTY KNOWN AS 917 Moleah Court, Hermitage, TN 37076

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenance, 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 hereinset 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 hand this 31 day of July 19 87

Gemcraft Homes (Tennessee), Inc.
by David C. Braunscheidel, its City Project Manager

State of Tennessee
County of _____

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On this _____ day of _____, 19____, before me personally appeared _____ to me known to be the person(s) described in or proved to me on the basis of satisfactory evidence, and who executed the foregoing instrument, and who acknowledged the execution of the same to be _____ free act and deed.

Witness my hand and official seal.
My Commission expires:

_____ _____
Notary Public

State of Tennessee
County of _____

On this _____ day of _____, 19____, before me personally appeared _____ to me known to be the person(s) described in or proved to me on the basis of satisfactory evidence, and who executed the foregoing instrument, and who acknowledged the execution of the same to be _____ free act and deed.

Witness my hand and official seal.
My Commission expires:

_____ _____
Notary Public

WARRANTY DEED

SOUTHEAST TITLE
OF TENNESSEE, INC.
SUITE 170
PARKWAY TOWERS
404 JAMES ROBERTSON PKY
NASHVILLE, TN 37219

State of Tennessee
County of Davidson

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared David C. 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, being authorized so to do, executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal on July 31, 1987

My Commission Expires:
January 10, 1989

KENNETH C. KANT NOTARY PUBLIC AT LARGE

_____
Notary Public: Kenneth C. Kant

OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL

86238.00- CAMT
241.36 CSTAX
.50 PRFEE
6.00 WDEED
CHECK 247.86-
8051A08/05/87 BAL .00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

5279 5.

IDENTIFICATION REFERENCE

AUG 5 9 37 AM '87

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 02046