Box 30

BOOK 7420 PAGE 39

STATE OF TENNESSEE
COUNTY OF DAVIDSON The actual consideration or value whichever is greater, for this transfer is $ 81,990.00

Subscribed and sworn to before me, this the 27 day of November 19 87

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

X Elmer R. Cross
Affiant

Notary Public

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
SOUTHEAST TITLE of Tennessee, Inc. 7R11585

907 Two Mile Parkway, Building "E", Goodlettsville, TN 37072

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
Elmer R. Cross	DOMINION BANCSHARES MORTGAGE CORPORATION
1013 Bret Ridge Drive	11350 RANDOM HILLS ROAD
Hermitage, TN 37076 (STREET ADDRESS / CITY / STATE / ZIP)	FAIRFAX, VA 22038 (STREET ADDRESS / CITY / STATE / ZIP)
MAP & PARCEL NO.	086-07-0-A 04.00CO /04D 92181

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.

HEREINAFTER CALLED GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO Elmer R. Cross and wife, Thelma N. Cross

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 Lot No. 4 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. by Deed of record in Book 7052 page 268, Register's office for said County.

This conveyance is subject to taxes for the year 1988 and subsequent years, easements and restrictive covenants of record.

88300

IDENTIFICATION REFERENCE

Dec 7 11 16 AM '87

DAVIDSON COUNTY, TN

CHECK

THIS IS _____ IMPROVED PROPERTY KNOWN AS 1013 Bret Ridge Drive, 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 herein set 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 singlular 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 27 day of November, 19 87

Charles T. Nelson

Gemcraft Homes (Tennessee), Inc.

State of Tennessee
County of _____

BOOK 7420 PAGE 40

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.
Rivergate Executive Park, Building "E"
907 Two Mile Parkway
Goodlettsville, Tennessee 37072

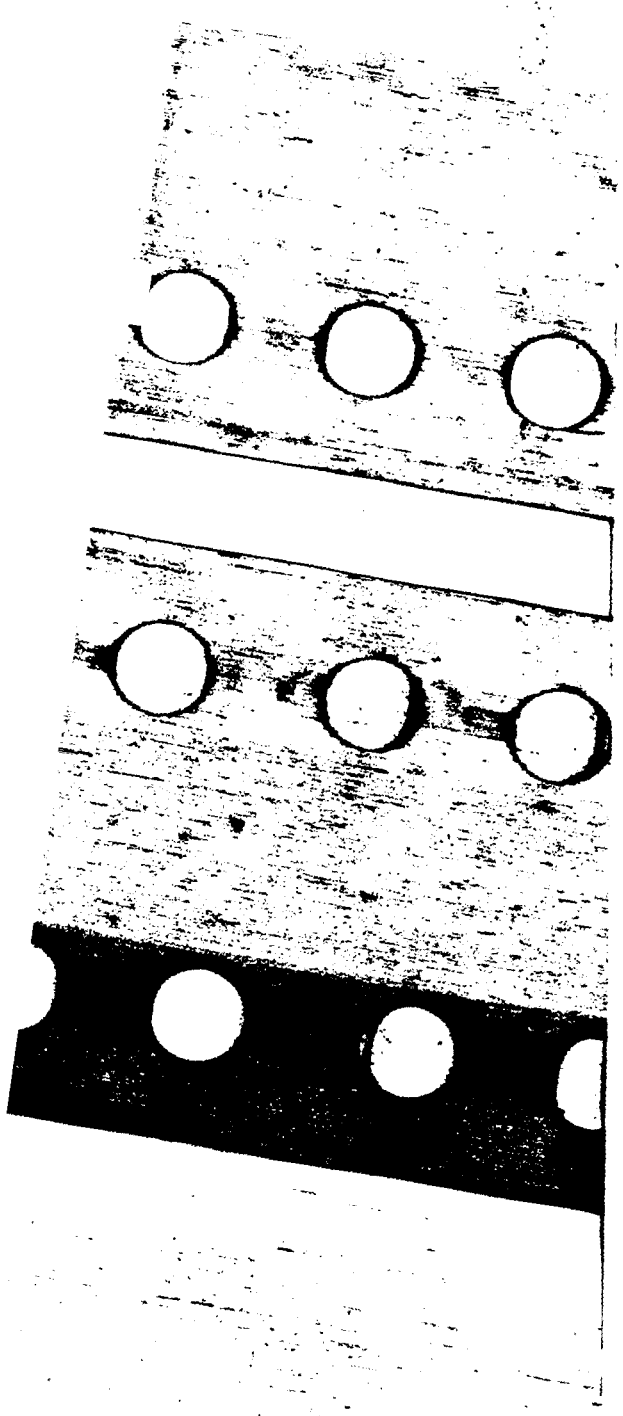
State of Tennessee
County of Davidson

On this 27th day of November, 1987, before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Charles T. Nelson 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 Construction Manager of the Gemcraft Homes (Tennessee), Inc., the within named bargainor, a corporation, and as such, being authorized so to do, exeucted the foregoing instrument for the purposes therein contained.

Witness may hand and official seal.
My Commission Expires: January 10, 1989

Notary Public
Kenneth C. Kant

KENNETH C. KANT NOTARY PUBLIC



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 7420 PAGE 41

CO - 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

81900.00- CAMT.
229.60 CSTAX
.50 PRFEE
6.00 WDEED
CHECK 236.10-
9319A12/07/87 PAL .01

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8.8.3.0 0.

IDENTIFICATION REFERENCE

DEC 7 11 16 AM '87
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 4235