STATE OF TENNESSEE
COUNTY OF DAVIDSON The actual consideration or value whichever is greater, for this transfer is $ 111,990.00

Subscribed and sworn to before me, this the 10 day of February 19 88

Affiant

My commission expires: Jan 21, 1990 (Affix Seal)

Notary Public

BEVERLY A. CAMPBELL NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
SOUTHEAST TITLE of Tennessee, Inc. 7B11930
Suite 100, Bristol Building, 7003 Chadwick Drive, Brentwood, TN 37027

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
Michael J. Zaras	Leader Federal Mortgage, Inc.
189 Brian Circle	P. O. Box 2926
STREET ADDRESS Antioch, TN 37013	STREET ADDRESS Memphis, TN 38101-2926
CITY STATE ZIP	CITY STATE ZIP
MAP & PARCEL NO 173-4-A 028	

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 Michael J. Zaras and wife, Joyce M. Zaras

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 PARTICULARLY DESCRIBED AS FOLLOWS:

Being Lot Number 28 on the Plan of Oak Highlands, Phase One, of record in Plat Book 6900 at page 432, 433, 434 and 435, 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 7387 page 936, 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.

0 5 0 8 2

IDENTIFICATION REFERENCE

FEB 16 2 17 PM '88

DAVIDSON COUNTY, TN

7007 2/16/88 030CHECK 12.50

THIS IS _____ IMPROVED PROPERTY KNOWN AS 189 Brian Circle, Antioch, TN 37013

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 10 day of February 19 88

Gemcraft Homes (Tennessee) Inc.
by ....., its Division President
James Hindman

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

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 100
BRISTOL BUILDING
7003 CHADWICK DRIVE
BRENTWOOD, TN 37027

State of Tennessee
County of Williamson

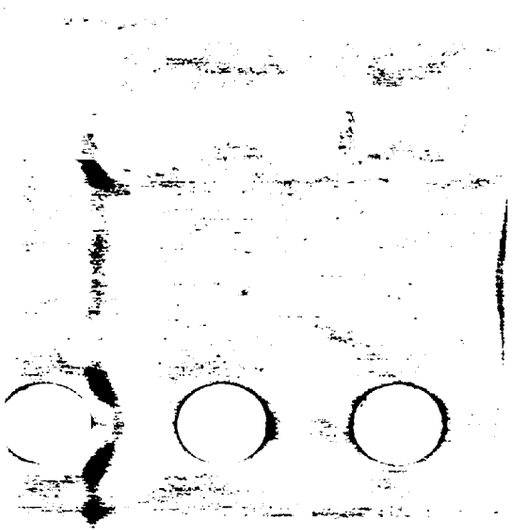
Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, James Hingman, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and that he/she executed the within instrument for the purposes therein contained, and who further acknowledged that he/she is the Division President of the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

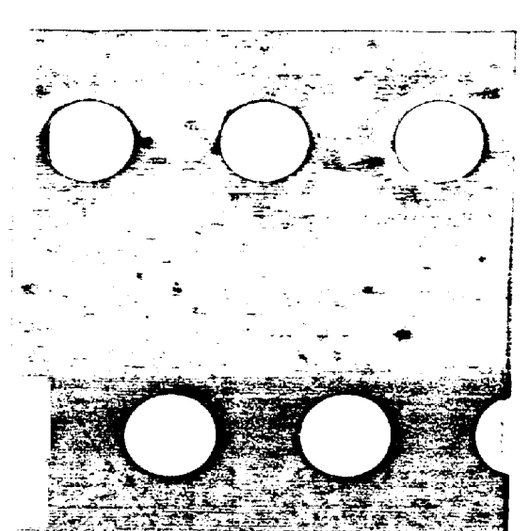
Witness my hand and official seal on February 10, 1988

My Commission Expires:
Jan 21, 1990

BRENT A. CAMPBELL NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

Notary Public:





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 7469 PAGE 794

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

	CAMT
	111990.00
CON TX	313.60
PRFEE	0.50
WDEED	6.00
TOTAL	320.10
CHECK	320.10

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02/16/88 01 14:20 0001 7007

0 5 0 8 2

IDENTIFICATION REFERENCE

FEB 16 2 17 PM '88

DAVIDSON COUNTY, TN

No. 61798