FILE BOX 30

BOOK 7570 PAGE 350

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value whichever is greater, for this transfer is $ 103,990.00

Subscribed and sworn to before me, this the 06 day of June 19 88

Affiant

My commission expires: ~~January 21, 1990~~ 2/10/91 (Affix Seal)

Notary Public

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
SOUTHEAST TITLE of Tennessee, Inc. 7B11931
Suite 100, Bristol Building, 7003 Chadwick Drive, Brentwood, TN 37027

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
Michael D. Andres	ICA Mortgage Corporation, A California
109 Brian Circle	4350 Executive Drive
STREET ADDRESS	STREET ADDRESS
Antioch, TN 37013	San Diego, CA 92122
CITY STATE ZIP	CITY STATE ZIP

MAP & PARCEL NO 173-4-A 07

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 D. Andres and wife, Cynthia P. Andres

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:

4269 06/13 0101 03CHECK 297.70

Being Lot Number 7 on the Plan of Oak Highlands, Phase I, of record in Plat Book 6900 at page 432-435, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being all 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.

FILED
JUN 13 9 04 AM '88
DAVIDSON COUNTY, TN
PAUL Z WILKINS REGISTER

IDENTIFICATION REFERENCE 38984

THIS IS _____ IMPROVED PROPERTY KNOWN AS 109 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 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 06 day of June 19 88

Gemcraft Homes (Tennessee), Inc.
by James Hinshaw

State of Tennessee
County of _____

BOOK 7570 PAGE 351

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 HINDMAN....., 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 June 06, 1988

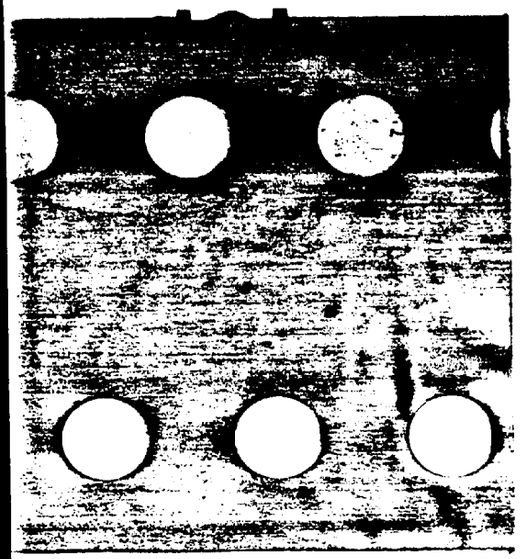
My Commission Expires: 2/10/91

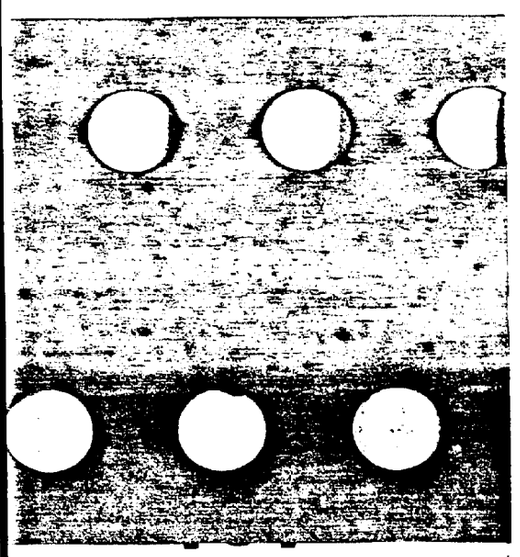
NOTARY PUBLIC AT LARGE

Notary Public: Gladys A. Williams

OFFICIAL RECEIPT

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





RECEIVED OF _____

FOR _____

BOOK 7570 PAGE 352

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
				103990.00
				CON TX 291.20
				PRFEE 0.50
				WDEED 6.00
				TOTAL 297.70
				CHECK 297.70
06/13/88		01		09:02 0001 4269

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

38984

IDENTIFI REFERENCE

JUN 13 9 04 AM '88

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No.101119