BOOK 7678 PAGE 36 FILE BOX 30

STATE OF TENNESSEE
COUNTY OF DAVIDSON The actual consideration or value whichever is greater, for this transfer is $109,990.00

Subscribed and sworn to before me, this the 03 day of October 19 88

Affiant

My commission expires: July 13, 1991 (Affix Seal)

Notary Public

NOTARY PUBLIC AT LARGE

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY SOUTHEAST TITLE of Tennessee, Inc. 8R12590	
907 Two Mile Parkway, Building "E", Goodlettsville, TN 37072	
ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
Virgil Randall Kempenaar	The MortgageBanque, Inc.
1620 Jackson Valley Place	5177 Richmond, Suite 525
STREET ADDRESS	STREET ADDRESS
Hermitage, TN 37076	Houston, TX 77056
CITY STATE ZIP	CITY STATE ZIP
MAP & PARCEL NO. 086-03-0 42.00 /4D 91829	

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 Virgil Randall Kempenaar and wife, Sandra L. Kempenaar

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 Number 38 on the Plan of RIDGEMERE, of record in Plat Book 6250 at pages 937, 938 and 939, 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 7213 page 154, 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.

7127 10/14 0101 03CHECK 369.50

7.6 3 5 3

IDENTIFICATION REFERENCE

OCT 14 2 43 PM '88

FELIX Z WILSON II REGISTER DAVIDSON COUNTY, TN

THIS IS IMPROVED PROPERTY KNOWN AS 1620 Jackson Valley Place, 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 03 day of October 19 88

GEMCRAFT HOMES (Tennessee), Inc.
by Bob Phillips, Land Manager

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

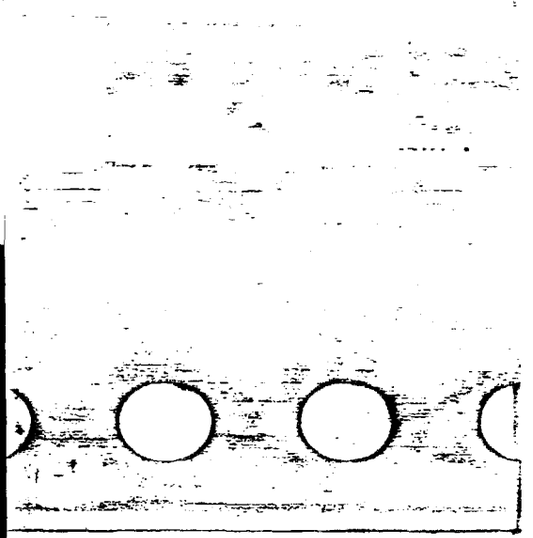
State of Tennessee
County of Davidson

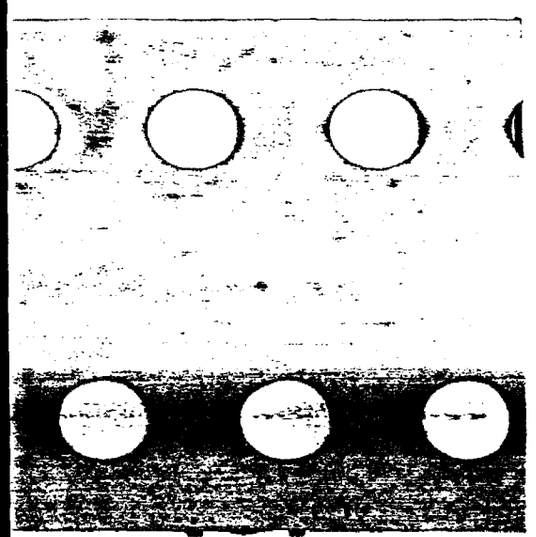
Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, Bob Phillips, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and that he/she executed the within instrument for the purposes therein contained, and who further acknowledged that he/she is the Land Manager 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 October 03, 1988

My Commission Expires:
July 13, 1991

Notary Public: Ruth M. Foran





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 7678 PAGE 38

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 10990.00
ERR CO
CAMT 10990.00
CAMT 109900.00
CON TX 363.00
PRFEE 0.50
WDEED 6.00
TOTAL 369.50
CHECK 369.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

7.6 3 5 3

IDENTIFICATION REFERENCE

Oct 14 2 03 PM '88

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

10/14/88 01 14:48 0001 7127

No. 143917