BOOK 7736 PAGE 278

FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 95,990.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 16th DAY OF December, 19 88.

Patricia E Clark
Notary Public

MY COMMISSION EXPIRES: 5/13/89

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Harold Reeves, Attorney 640 Spence Lane Nashville, Tn. 37217
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Andrea Hinds (NAME)	First Texas Savings Association (NAME)	86-3
1728 Ridgemere Court (STREET ADDRESS OR ROUTE NUMBER)	1999 Bryan Street (STREET ADDRESS)	60
Hermitage, TN. 37076 (CITY) (STATE) (P. O. ZIP)	Dallas, Texas 75201 (CITY) (STATE) (ZIP)	04D-91847

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

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Andrea Hinds

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

BEING Lot No. 56, Ridgemere, as of record in Book 6250, Pages 937-939, Register's Office, Davidson County, Tennessee.

BEING part of the same property conveyed to Gemcraft Homes (Tennessee),Inc. by deed from J & L. Builders, A Tennessee General Partnership consisting of Larry W. Powell and James E. Powell as of record in Book 7213, Page 154, Register's Office, Davidson County, Tennessee.

THIS conveyance is made subject to restrictions of record in Book 6925, page 941, said Register's Office.

THIS conveyance is made subject to a 10 foot public utility and draiage easement, a 2.5 X 25 foot utility anchor easement along the southwesterly and northwesterly corners of said property, and a sewer easement as of record in Book 6250, Pages 937-939, said Register's Office.

96637

IDENTIFICATION

Dec 27 1 45 PM '88

FEE $ WILKINS REGISTER DAVIDSON COUNTY TN

This is unimproved (X) improved ( ) property, known as 1728 Ridgemere Court, Hermitage, TN. 37076
(House Number) (Street) (P O Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, 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 16th day of December, 19 88

Gemcraft Homes (Tennessee), Inc.

By: Bob Phillips, Vice-President

STATE OF TENNESSEE
Davidson County

BOOK 7736 PAGE 279

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

the bargainor, with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____ day of _____ 19___

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
Davidson County

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Bob Phillips and _____ with whom I am personally acquainted and who upon (his oath) acknowledged (himself) to be the Vice-President and _____ respectively of the Gemcraft Homes (Tennessee), Inc. the within named bargainor, a corporation, and that (he) as such Vice-President and _____, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Bob Phillips as such Vice-President and attesting the same by the said _____ as such _____

Witness my hand and official seal at office at Nashville on this the 16th day of December, 1988

My commission expires 5/13/89

Patricia E. Clark
Notary Public

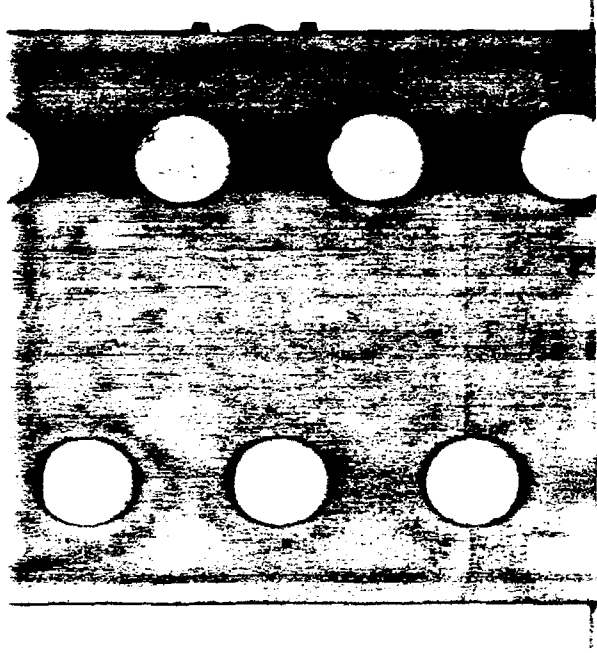
WARRANTY DEED

FROM
Gemcraft Homes (Tennessee), Inc.

TO
Andrea Hinds

title escrow, inc.
suite 218
640 spence lane
nashville, tennessee 37217

1192 12/27 0101 03CHECK 323.30



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

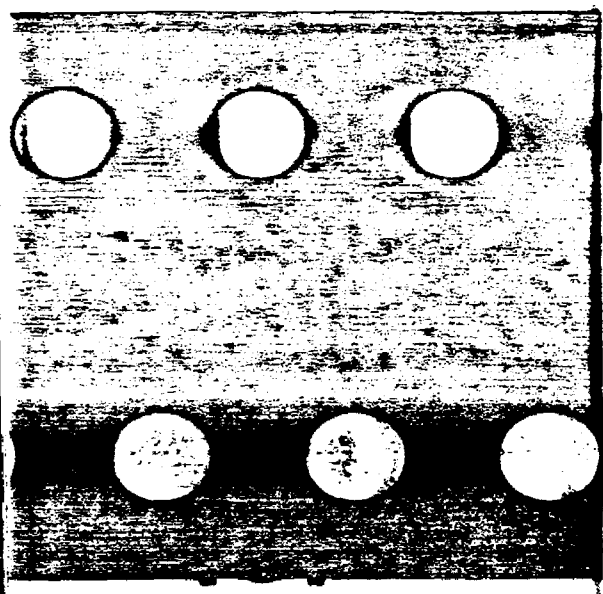
RECEIVED OF _____

FOR _____

BOOK 7736 PAGE 280

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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID



CAMT	95990.00
CON TX	316.80
PRFEE	0.50
WDEED	6.00
TOTAL	323.30
CHECK	323.30

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

12/27/88 01 13:45 0001 1192

96637

IDENTIFICATION

DEC 27 1 45 PM '88

FELIX Z. WILSON, II
REGISTER

No. 167324