Address New Owner as follows:

Gary T. Kempf
2746 Penn Meade Drive
Nashville, TN 37214

Send Tax bills to:

Cavalry Banking Federal Savings & Loan Assc.
Murfreesboro, TN 37130

Map-Parcel No:
52-13A-39

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), in cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, **FOX RIDGE HOMES, INC.** hereinafter called Grantor, has bargained and sold, and by these presents does transfer and convey unto Gary T. Kempf, unmarried (hereinafter called, individually or collectively if more than one, the Grantee), Grantee's heirs and assigns, certain property lying and being situated in the County of Davidson, State of Tennessee, described as follows, to-wit:

Being Unit No. 29 as created and established by the Master Deed and Bylaws for River Glen, a Horizontal Property Regime, of record in Book 7566, page 571, Register's Office for Davidson County, Tennessee, and as shown and described on the Plan for River Glen, Phase I, of record in Book 6900, Page 671, Register's Office for Davidson County, Tennessee, to all of which reference is here made for a more complete description, together with an undivided percentage interest in the Common Elements allocated to said Unit as set forth in said Master Deed and Bylaws, as may be from time to time amended as provided therein.

Being a portion of the same property conveyed to C & S Builders, Inc., from Julius Doochin, Trustee, by Warranty Deed of record in Book 7560, Page 590, Register's Office for Davidson County, Tennessee. By instrument of record in Book 7634, Page 226 the name of the corporation was changed to Fox Ridge Homes, Inc.

TO HAVE AND TO HOLD said property, together with the appurtenances, easements, estate, title and interest thereto belonging to the said Grantee, and Grantee's heirs and assigns forever.

AND GRANTOR COVENANTS with the said Grantee that it is lawfully seized and possessed of said property, that it has a good right to convey it, and that the same is unencumbered except as otherwise set out herein.

AND GRANTOR further covenants and binds itself, its successors and assigns, to warrant and forever defend the title to said property to the said Grantee, and Grantee's heirs and assigns, against the lawful claims of all persons whomsoever, except as to those matters set out herein to which this conveyance is subject.

THIS CONVEYANCE is made subject to the following: (1) taxes for the year 1988 and subsequent years; (2) terms and provisions of the Master Deed and Bylaws for River Glen, a Horizontal Property Regime, of record in Book 7566, page 571, said Register's Office, and any amendments thereto, and the limitations and conditions imposed by the Horizontal Property Act of the State of Tennessee, T.C.A. Sec. 66-27-101, et. seq., as may be from time to time amended; (3) matters shown on the Plan for River Glen, Phase I, of record in Book 6900, page 671, said Register's Office; (4) any and all zoning regulations, building restrictions, setback lines, if any, easements and rights-of-way for road and public utilities; and (5) any and all restrictions and easements of record.

WHEREVER USED herein, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Warranty Deed
Page 2
Grantor: Fox Ridge Homes, Inc.
Grantee: Gary T. Kempf

IN WITNESS WHEREOF, the Grantor has caused this instrument to be executed on this 28th day of December, 1988.

FOX RIDGE HOMES, INC.
BY:

ALPHONSE H. DAVIS, PRESIDENT
PRESIDENT

DEBORAH P. BUFORD, VICE PRESIDENT

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public for said County and State, Alphonse H. Davis and Deborah P. Buford, with whom I am personally acquainted and who, upon their oath, acknowledged themselves to be President and Vice President of Fox Ridge Homes, Inc., and that they as such President and Vice President, being authorized so to do, executed the within instrument for the purposes therein contained by signing the name of the corporation, by themselves as such President and Vice President.

WITNESS my hand and official seal at Brentwood, Tennessee, this 28th day of December, 1988.

NOTARY PUBLIC

My Commission Expires: Jan 11, 1992

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $ 53,025.00

AFFIANT

Sworn to and subscribed before me this the 28th day of December, 1988.

NOTARY PUBLIC

My Commission Expires: 11/12/90

This instrument was prepared by:

John N. Popham
TUNE, ENTREKIN & WHITE
21st Floor, First American Center
Nashville, Tennessee 37238

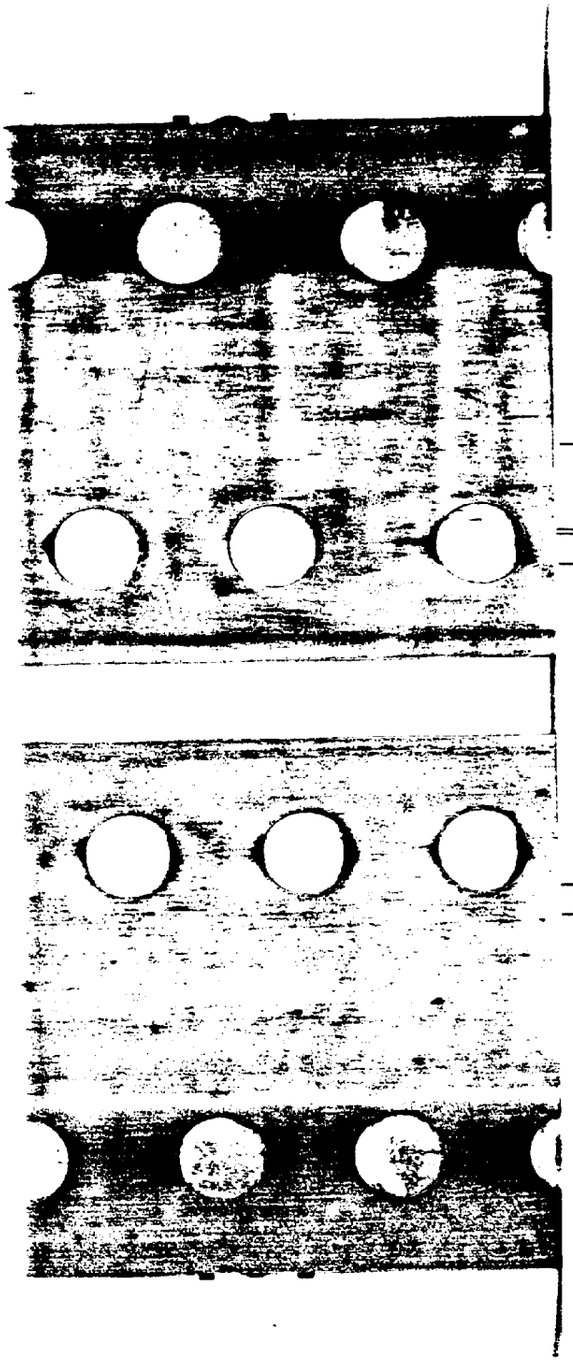
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98505

IDENTIFICATION REFERENCE

JAN 3 10 31 AM '89

FELIX Z. WILSON JR. REGISTER
DAVIDSON COUNTY, TN



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

RECEIVED OF _____

FOR _____

BOOK 7742 PAGE 420

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 53025.00
CON TX 174.90
PRFEE 0.50
WDEED 6.00
TOTAL 181.40
CHECK 181.40

01/03/89 01 10:32 0001 2735

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

98505

IDENTIFT REFERENCE

JAN 3 10 32 AM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 169438