FORM NO. WB-1

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STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $72,400.00

Carolyn S. Stegner
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21st DAY OF February, 1989

Patricia L. Clark
Notary Public

MY COMMISSION EXPIRES: 5/13/89
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Harold Reeves, Attorney (NAME) 640 Spence Lane Nashville, Tn. 37217 (ADDRESS)

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO: (Mortgagee)	MAP-PARCEL NUMBERS
Carolyn S. Stegner (NAME)	MeritBanc Mortgage Corporation (NAME)	64-13-B
304 Laurel Hill Drive (STREET ADD ESS OR ROUTE NUMBER)	2223 West Loop South, Suite 400 (STREET ADDRESS)	59C0
Old Hickory, TN. 37138 (CITY) (STATE) (P. O ZIP)	Houston, TX. 77027 (CITY) (STATE) (ZIP)	4D 92641

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 RLCEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Summit Investments, a Texas joint venture

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANS.ER AND CONVEY UNTO Carolyn S. Stegner, unmarried

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:

A certain condominium unit in Davidson County, Tennessee, described as follows: Unit No. 304, in a Horizontal Property Regime as shown on the condominium site plan of Laurel Hill Courtyard Homes, as of record in Plat Book 6900, Page 573, in the Register's Office, Davidson County, Tennessee.

BEING part of the same property conveyed to Summit Investments, a Texas joint venture by deed from Hardin Service Corporation, a Texas corporation, of record in Book 7441, Page 418, Register's Office, Davidson County, Tennessee.

Fredda Anderson executed this instrument on behalf of F. S. Cimino pursuant to a Power of Attorney of record in Book 7722, Page 363, Register's Office, Davidson County, Tennessee.

The premises herein conveyed is a condominium apartment established pursuant to the provisions of the Tennessee "Horizontal Property Act" as set out in Section 66-27-101 et seq. of the Tennessee Code Annotated and is subject to the provisions and requirements thereof; to the By-Laws for the administration thereof; to easements, rights and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through, or upon the land embracing the regime and covenants, restrictions, options, burdens, assessments and other undertakings contained in the Master Deed Establishing a Horizontal Property Regime of Laurel Hill Courtyard Homes, as of record in Plat Book 6900, Page 573, and Master Deed of record in Book 7466, Page 438, and amended in Book 7717, Page 82, said Register's Office.

THIS conveyance is subject to a Storm Water Detention Agreement, of record in Book 6566, Page 208, said Register's Office.

This is unimproved ( ) improved (X) property, known as 304 Laurel Hill Drive, (House Number) (Street) Old Hickory, TN. (P O Address) (City or Town) 37138 (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 21st day of February, 19 89

Summit Investments
By: F. S. Cimino, Managing Venturer

By: Fredda Anderson, Attorney-in-Fact

STATE OF TENNESSEE
Davidson County

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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, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon (his oath / their several oaths) acknowledged (himself / themselves) to be the _____ and _____ respectively of the _____ the within named bargainor, a corporation, and that (he / they) as such _____ 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 _____ as such _____ and attesting the same by the said _____ as such _____

Witness my hand and official seal at office at _____ on this the _____ day of _____, 19____

My commission expires _____ _____ Notary Public

11321

WARRANTY DEED

FROM
Summit Investments

TO
Carolyn S. Stegner

IDENTIFICATION REFERENCE

Feb 24 2 00 PM '89

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY TN

0010 02/24 0100 3CHEC 245.42

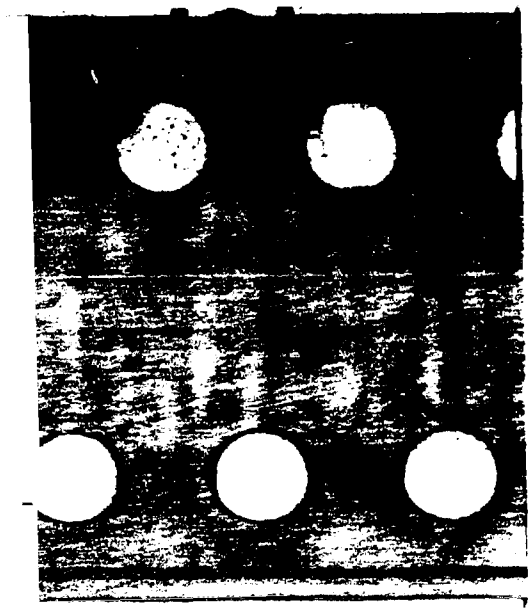
title escrow, inc.
suite 218
640 spence lane
nashville, tennessee 37217

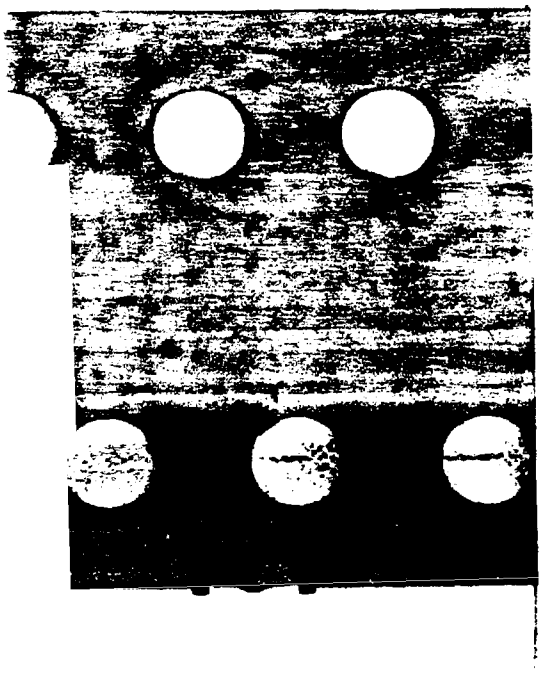
STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, Fredda Anderson, Attorney-in-Fact for F. S. Cimino, Managing Venturer for Summit Investments with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Attorney-in-Fact 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, at office, this 21st day of February, 1989.

NOTARY PUBLIC AT LARGE

My Commission Expires: 5/13/89 Patricia E. Clark
Notary Public





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

RECEIVED OF _____

FOR _____

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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	72400.00
CON TX	238.92
PRFEE	0.50
WDEED	6.00
TOTAL	245.42
CHECK	245.42

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 02/24/89 01 19503 0001 0010

11321.

IDENTIFICATION REFERENCE

Feb 24 2 00 PM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 184411