Name and Address of Owner(s):
Jacqueline E. Morgan
226 Pepper Ridge Circle
Antioch, TN 37013

Send Tax Bills to:
Sears Mortgage Corporation
2500 Lake Cook Road
P.O. Box 990
Riverwoods, IL 60015

Prepared By:
Blankenship and Blankenship
815 South Church Street
Murfreesboro, TN 37130

Map and Parcel Nos.:
Map No. 149-5-A
Parcel No. 226

BOOK 7901 PAGE 661

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, H M PROPERTIES, INC., a Tennessee corporation, hereinafter called the Grantor, has this day bargained and sold, and by these presents does transfer and convey unto JACQUELINE E. MORGAN, a single person, hereinafter called the Grantee, her heirs and assigns, a certain condominium apartment in Davidson County, Tennessee, described as follows, to-wit:

Unit No. 226 of PEPPER RIDGE CONDOMINIUMS, PHASE III, a Horizontal Property Regime, located on Una-Antioch Pike, Antioch, Davidson County, Tennessee, as shown on the plat of Pepper Ridge Condominiums, Phase III, recorded as "Exhibit A" to Second Annexation of Land of record in Book 7779, page 48, of the Register's Office for Davidson County, Tennessee; said Annexation subjects that property known as Pepper Ridge Condominiums, Phase III, to the Master Deed and Declaration of Covenants, Conditions, and Restrictions dated February 8, 1988, and recorded on February 9, 1988, in Book 7466, page 248, said Register's Office, and thereby submits said property to the Horizontal Property Act of the State of Tennessee, to all of which reference is hereby made. The easements, restrictions, conditions, and regulations imposed upon and relating to the property, apartments, owners and tenants of Pepper Ridge Condominiums contained in the Master Deed and By-Laws appended thereto, of record in Book 7466, page 248, said Register's Office, and by Second Annexation of Land of record in Book 7779, page 48, said Register's Office, are incorporated in this deed by reference and made a part of the same as though copied herein.

Being a part of the same property conveyed to H M Properties, Inc., by deed from Harold Moore and wife, Elizabeth P. Moore, of record in Book 7412, page 517, and submitted to the regime of Pepper Ridge Condominiums by Deed of record in Book 7466, page 248, and by Second Annexation of Land of record in Book 7779, page 48, all of said Register's Office.

This conveyance is made subject to all applicable easements and restrictions of record and to the Master Deed and Declaration of Covenants, Conditions, and Restrictions of Pepper Ridge Condominiums of record in Book 7466, page 248, Register's Office for Davidson County, Tennessee, and to all items contained on the plat of Pepper Ridge Condominiums recorded as "Exhibit A" to Second Annexation of Land of record in Book 7779, page 48, all in said Register's Office.

This is improved property known as 226 Pepper Ridge Circle, Antioch, Tennessee 37013.

TO HAVE AND TO HOLD the said tract or parcel of land, together with the appurtenances, estate, title and interest thereto belonging to the said Grantee, her heirs and assigns, forever.

Grantor does hereby covenant with the said Grantee that it is lawfully seized and possessed of said parcel of real estate, has a good right to convey it, and the same is unencumbered except for the lien of 1989 real property taxes, which taxes are to be prorated between the parties herein and which Grantor agrees to pay, and except as otherwise set out herein. Grantor does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to the said real estate to the said Grantee, her 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 27th day of July, 1989.

H M PROPERTIES, INC.

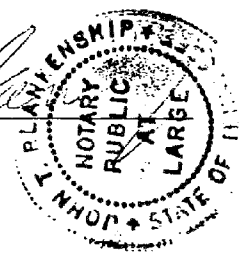
by: _____
Ron Bargatze, Vice President

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Ron Bargatze, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be Vice President of H M Properties, Inc., the within named bargainor, a corporation, and that he as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as Vice President.

Witness my hand and seal, at office in Nashville, Tennessee, this 27th day of July, 1989.

_____
Notary Public



My commission expires: 2-14-93

A F F I D A V I T

I do hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $81,900.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Josephine E. Morgan
Affiant

Sworn to and subscribed before me,
this 27th day of July, 1989.

Notary Public
My commission expires: 2-14-93

0339 07/31 0101 03CHECK 280.27

53459

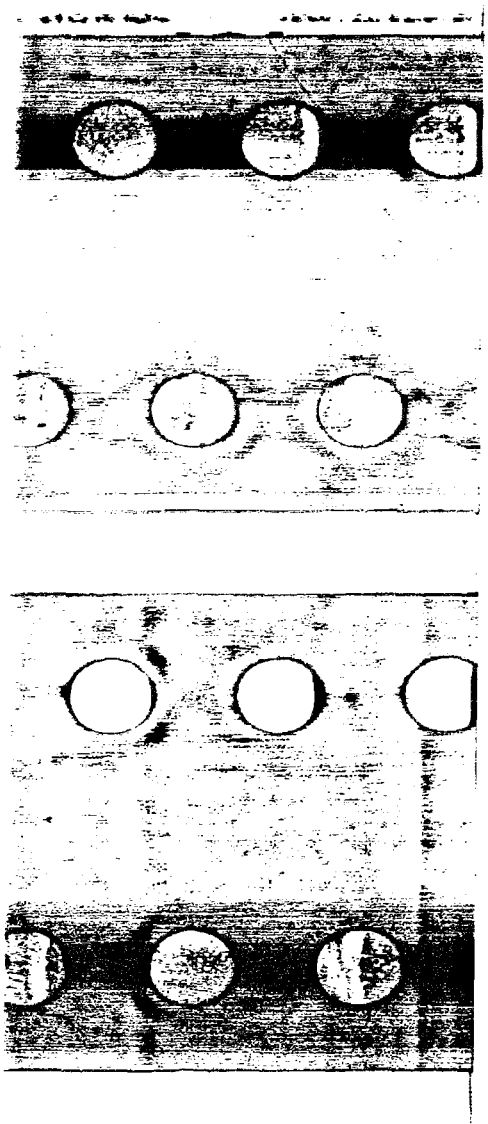
IDENTIFICATION REFERENCE

JUL 31 11 00 AM '89

FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN

MAIL ENV.

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



RECEIVED OF _____

FOR _____

BOOK 7901 PAGE 664

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	81900.00
CON TX	270.27
PRFEE	1.00
WDEED	9.00
TOTAL	280.27
CHECK	280.27

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/31/89 01 11:02 0001 0339

5.3459

IDENTIFI REFERENCE

Jul 31 11 00 AM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 233939