FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $120,000.00

Robert Eugene Richardson
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 3rd DAY OF August, 1989.

Patricia E Clark
Notary Public

MY COMMISSION EXPIRES: 3/22/93
(AFFIX SEAL)

BOOK 7908 PAGE 686

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 |
|---|---|---|
| Robert Eugene Richardson (NAME) | MeritBanc Mortgage Corporation (NAME) | 117-7-J |
| 2043 Lombardy Avenue (STREET ADD ESS OR ROUTE NUMBER) | 2223 West Loop South, Suite 400 (STREET ADDRESS) | 15CO |
| Nashville, Tennessee 37215 (CITY) (STATE) (P. O ZIP) | Houston, Texas 77027 (CITY) (STATE) (ZIP) | 07DA-92594 |

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, MeritBanc Development Corp.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Robert Eugene Richardson, 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. 2043 in the Master Deed for Kingsbridge Condominiums of record in Book 7105, Page 849, Register's Office, Davidson County, Tennessee.

BEING the same property conveyed to MeritBanc Mortgage Corporation by deed from Dominion Development Corporation as of record in Book 7441, Page 868, 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 Kingsbridge Condominiums of record in Book 7105, Page 849, Master Deed of record in Book 7105, Page 777, and 1st. amendment to the Master Deed of record in Book 7457, Page 15, Charter of record in Book 7182, Page 221, Restated Charter of record in Book 7182, Page 216, Articles of Amendment of record in Book 7817, Page 947, Register's Office, Davidson County, TN.

Storm Water Detention agreement of record in Book 6763, Page 357, Register's Office, Davidson County, Tennessee.

unimproved (X) This is improved ( ) property, known as 2043 Lombardy Avenue, Nashville, Tennessee 37215
(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 3rd day of August, 1989

MeritBanc Development Corp.
By: Steve Curtis
Steve Curtis, President

STATE OF TENNESSEE
Davidson County

BOOK 7908 PAGE 687

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 Steve Curtis and _____ with whom I am personally acquainted and who upon ~~(his oath)~~ ~~(their several oaths)~~ acknowledged ~~(himself)~~ ~~(themselves)~~ to be the President and _____ respectively of the MeritBanc Development Corp. the within named bargainor, a corporation, and that ~~(he)~~ ~~(they)~~ as such 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 Steve Curtis as such President and attesting the same by the said _____ as such _____

Witness my hand and official seal at office at Nashville on this the 3rd day of August, 1989

My commission expires 3/27/93

Patricia G. Clark
Notary Public

WARRANTY DEED

FROM
MeritBanc Development Corp.

TO
Robert Eugene Richardson

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

CONTINUATION OF LEGAL DESCRIPTION

55663

IDENTIF. REFERENCE

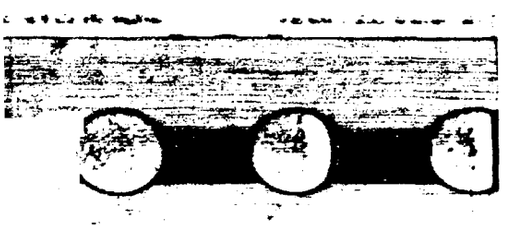
AUG 7 10 44 AM '89

FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY TN.

3154 08/07 0101 03CHECK 403.00

**OFFICIAL RECEIPT**

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



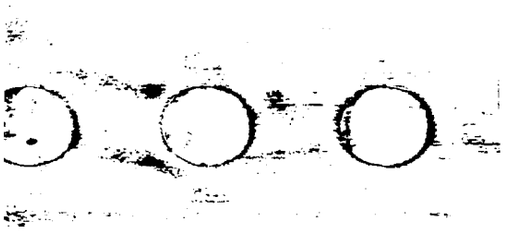
RECEIVED OF _____

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 |

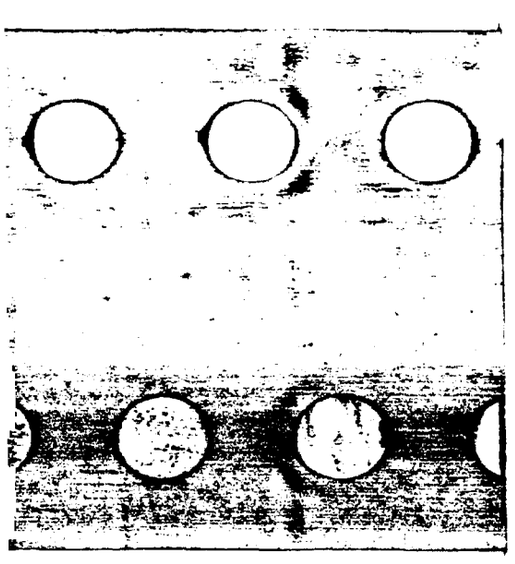
| DATE | SYMBOL | VALUATION | TAX AND FEES | TOTAL |
|---|---|---|---|---|



| | |
|---|---|
| CAMT | 120000.00 |
| CON TX | 396.00 |
| PRFEE | 1.00 |
| WDEED | 6.00 |
| TOTAL | 403.00 |
| CHECK | 403.00 |

08/07/89 01 10:47 0001 3154

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



55663

IDENTIF. REFERENCE

AUG 7 10 44 AM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 236471