All Lots

SUCCESSOR TRUSTEE'S DEED

6705 10/18 0101 03CHECK 1503.28

Address New Owner:	Send Tax Bills to:	Map-Parcel Numbers
First Gibraltar Bank, FSB 13401 North Freeway Houston Texas 77060	New Owner	173-4-A-15;155-8-C-189 173-4-A-24;59-4-35 173-4-A-39;59-105 173-4-A-42 173-4-A-46
This instrument prepared by: Boult, Cummings, Conners & Berry (CSS) P.O. Box 198062, Nashville, Tennessee 37219		

Full 32

WHEREAS, GemCraft Homes (Tennessee), Inc., a Tennessee corporation, by Deed of Trust (the "Deed of Trust") dated November 10, 1988, transferred and conveyed to Sydney K. Boone, Jr., Trustee, the property described in Exhibit A hereto (the "Property") (said Deed of Trust being of record in Book 7703, page 674, Register's Office for Davidson County, Tennessee); and

WHEREAS, First Gibraltar Bank FSB is now the lawful owner and holder of the Deed of Trust; and

WHEREAS, a Successor Trustee has been appointed by the lawful owner and holder of the indebtedness secured by the Deed of Trust (said Appointment of Successor Trustee being of record in Book 7910, page 547, said Register's Office); and

WHEREAS, the indebtedness secured by the Deed of Trust has become overdue and unpaid, and the lawful holder and owner of said debt has called upon the Successor Trustee to foreclose the Deed of Trust; and

WHEREAS, the Successor Trustee, after due advertisement as required by law and as required by the terms of the Deed of Trust, offered the Property for sale to the highest bidder for cash, at public outcry, at twelve o'clock (noon), September 14, 1989, at the Davidson County Courthouse, Nashville, Tennessee when and where First Gibraltar Bank FSB ("Grantee"), became the last and highest bidder for cash at the price of Four Hundred Fifty One Thousand Six Hundred Twenty Eight & 33/100 ($451,628.33).

NOW, THEREFORE, in his capacity as Successor Trustee, and not otherwise, and in consideration of the premises and payment of the sum stated above, the receipt and sufficiency of which are acknowledged, Charles S. Sanger, Successor Trustee hereby conveys the Property to the Grantee and the Grantee's heirs or successors and assigns.

TO HAVE AND TO HOLD said land in as full and complete manner as the undersigned, in his capacity as Successor Trustee, and not otherwise, has the power to convey the same.

Charles S. Sanger, as Successor Trustee, and not otherwise, warrants the title to the Property to the Grantee and Grantee's heirs or successors and assigns, against the lawful claims of all persons claiming by, through or under him. The Property is sold, however, without any other warranty as to the quantity or quality thereof, and expressly subject to the following:

1. Any and all unpaid taxes and assessments, plus interest and penalty, if any.

2. Restrictive covenants contained in instrument of record in Book 7301, page 273, (Phase I), Book 7514, page 41 (Phase II) and Book 7546, page 658 (Phase III) Register's Office for Davidson County, Tennessee.

3. Plan of record in Book 6900, page 322,(Phase I), Book 6900, page 626, (Phase II), Book 6900, page 648, (Phase III), said Register's Office.

4. The Plan of record in Plat Book 6900, pages 431 through 435, said Register's Office, shows an Owner's Certificate, and certain easements and setback lines (Oak Highlands Phase I).

5. Declaration of Covenants, conditions and restrictions for Oak Highlands, Phase I, of record in Book 7350, page 24 and re-recorded in Book 7367, page 587, said Register's Office.

6. Storm Water Detention Agreement as of record in Book 7099, page 299, said Register's Office (Poplar Creek).

7. Storm Water Detention Agreement as of record in book 7189, page 389, said Register's Office.

8. Any and all other prior restrictions, encumbrances, or liens of any nature.

Words used herein indicating number or gender shall be read as context may require.

Dated this 14TH day of September, 1989.

Charles S. Sanger

Charles S. Sanger, as Successor Trustee, and not otherwise

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, Debra L Warren, a Notary Public in and for said County and State, the within named Charles S. Sanger, Successor Trustee, the bargainor, with whom I am personally acquainted (or to me proved on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purposes therein contained,

WITNESS my hand and official seal at Nashville, Tennessee, this 14th day of September, 1989.

Debra L Warren
Notary Public

My Commission Expires: 1/23/93

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $45,628.33.

Ronald S. Jones
AFFIANT

Subscribed and sworn to before me this 14th day of September, 1989.

Debra L Warren
Notary Public

My Commission Expires: 1/23/93

EXHIBIT A

TRACT I

BEING Lot 2 on the Plan of Claymille Station, Phase I, of record in Book 6900, pages 322 and 323, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to GemCraft Homes (Tennessee), Inc. by Deed of record in Book 7538, page 234, Register's Office for Davidson County, Tennessee.

TRACT II

BEING Lots 38, 70 and 75 on the Plan of Claymille Station, Phase III, of record in Book 6900, page 626, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to GemCraft Homes (Tennessee), Inc. by Deed of record in Book 7576, page 7, Register's Office for Davidson County, Tennessee.

TRACT III

BEING Lots Nos. 15, 24, 39, 42 and 46 on the Plan of Oak Highlands, Phase I, of record in Plat Book 6900, page 432 through 435, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to GemCraft Homes (Tennessee), Inc. by Deed of record in Book 7703, page 667, re-recorded in Book 7708, page 125 Register's Office for Davidson County, Tennessee.

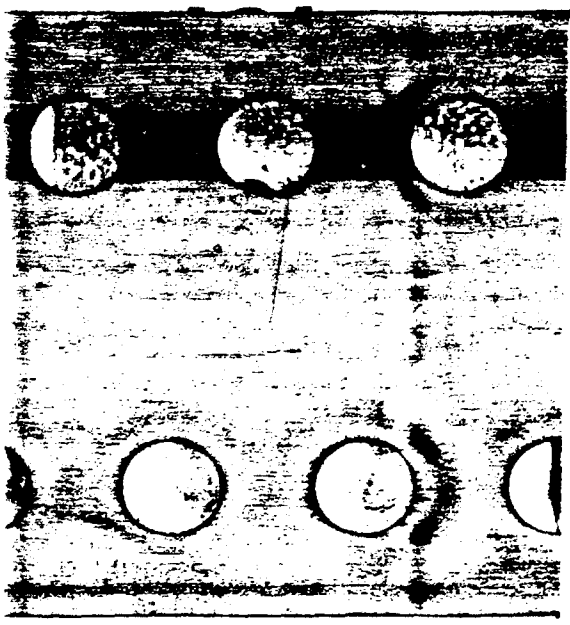
TRACT IV

BEING Lot No. 189 on the Plan of Poplar Creek Estates, Phase 2, of record in Plat Book 6900, pages 339 through 347, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to GemCraft Homes (Tennessee), Inc. by Deed of record in Book 7703, page 670, Register's Office for Davidson County, Tennessee.

WP:DLWEXAGEM

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY TN.
OCT 18 11 33 AM '89
IDENTIF. TREFERENCE
74843



OFFICIAL RECEIPT

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

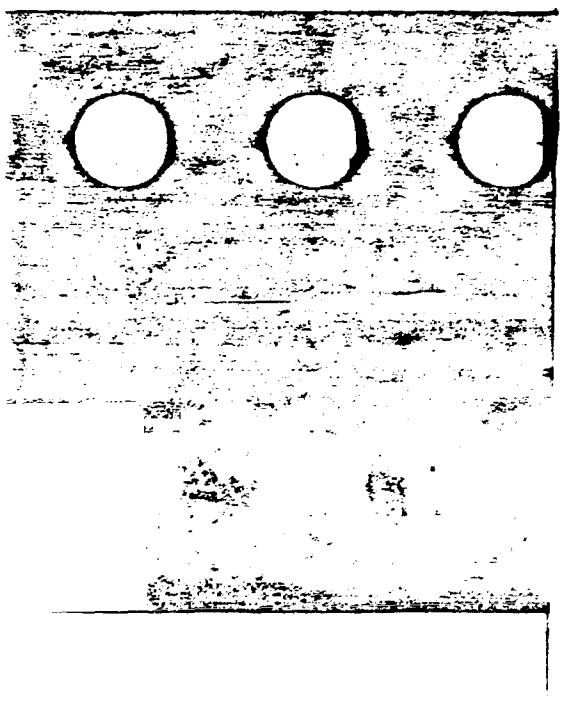
RECEIVED OF _____

FOR _____

BOOK 7962 PAGE 764

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 451628.33
CON TX 1490.28
PRFEE 1.00
WDEED 12.00
TOTAL 1503.28
CHECK 1503.28

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 0001 6705

74843

IDENTIF. REFERENCE

OCT 18 11 33 AM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 258856