This instrument prepared by:
MID-STATE TITLE & ESCROW, INC.
GAYLE T. MOYER, ATTORNEY, 128 HOLIDAY COURT, SUITE 125, FRANKLIN, TN 37064

SEND TAX STATEMENTS TO:
Cavalry Banking Federal Savings and Loan
114 West College Street
Murfreesboro, Tennessee 37130

NAME OF MORTGAGEE:
Cavalry Banking FEderal Savings and Loan

ADDRESS NEW OWNERS:
Carolyn N. Dijt
121 Bridlington Lane
Brentwood, Tennessee 37027

MAP 160-11A, GROUP ___, PARCEL 46 Co
06DU816 15

WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS ($10.00) AND OTHER GOOD AND VALUABLE CONSIDERATION, cash in hand paid, the receipt of which is hereby acknowledged, HOMES BY HERITAGE, INC., a Tennessee corporation, has this day bargained and sold and does hereby transfer and convey unto CAROLYN N. DIJT, her heirs and assigns, the following described property:

The following described tract or parcel of land, situated in Davidson County, Tennessee, to-wit:

Being Lot No. 46 on the Plan of Hemmingwood, Phases 2, 3 and 4, of record in Book 6900, pages 7 and 8, Register's Office of Davidson County, Tennessee, as follows:

Said Lot No. 46 fronts 152.61 feet on the westerly margin of Bridlington Lane; and extends back between unparallel lines, the northerly line measuring 106.18 feet, the southerly line measuring 146.49 feet; to a rear line which measures 102.50 feet thereon.

Being a portion of the property conveyed to Homes by Heritage, Inc., by warranty deed of Joyce C. Rybolt, Trustee for 1975 Jefferson C. Pennington Trust and 1975 Thomas Guv Pennington Trust, Jefferson C. Pennington, Jr. and Thomas Guv Pennington, of record in Book 6608, page 982, as re-recorded in Book 6611, page 371, Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the said lands, with the improvements and appurtenances thereunto belonging to the said Carolyn N. Dijt, their heirs and assigns, forever.

AND GRANTOR COVENANTS with the said Carolyn N. Dijt, that it is lawfully seized and possessed of said land, in fee simple, has a good right to convey it, and that it is unencumbered, except as follows:

1. 1990 Davidson County Metropolitan taxes are a lien against the property, but are not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with grantor paying its prorata part thereof to grantees, who will be responsible for payment of said taxes when they become due. Map and Parcel No. 160-11A/46Co; Field Book No. 06DU816 15.

2. Storm Water Detention agreement of record in Book 6728, page 673, Register's Office of Davidson County.

3. Declaration of covenants, conditions and restrictions of record in Book 6730, page 329, as amended in Book 6925, page 268, said amendment was corrected in Book 6948, page 268, as further amended in Book 7269, page 387 and Book 7474, page 205, Register's Office for Davidson County.

4. Restrictive covenants contained in instrument of record in Book 5706, page 991, Register's Office for Davidson County, Tennessee.

5. Agreement of record in Book 5777, page 972, Register's Office for Davidson County, Tennessee.

6. Sanitary Sewers and/or stormn drainage easement and a 20 foot temporary construction easement of record in Book 4974, page 788, Register's Office for Davidson County, Tennessee.

7. Matters appearing on the Plan of Hemmingwood, Phases 2, 3 and 4, of record in Book 6900, pages 7 and 8, said Register's Office, including the following: (a) 20 ft. minimum building setback line from Bridlington Lane; (b) 10 ft. side setback line; (c) 20 ft. rear yard setback line; (d) building envelope; and (e) 10 ft. utility and drainage easement lying along the southerly boundary line.

8. Sewer Easement of record in Book 7597, page 691, Register's Office of Davidson County, Tennessee.

9. Water Easement of record in Book 7597, page 728, Register's Office of Davidson County, Tennessee.

AND GRANTOR FURTHER COVENANTS and binds itself, its successors and representatives, to warrant and forever defend the title to said property, to the said Carolyn N. Dijt, her heirs and assigns, against the lawful claims of all persons, whomsoever.

In Witness Whereof, grantor has caused its signature to be affixed hereto by its duly authorized officer, on this the 30th day of April, 1990.

HOMES BY HERITAGE, INC.

BY: David L. Ballew
David L. Ballew
Executive Vice-President

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared David L. Ballew, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon oath, acknowledged himself to be the Executive Vice-President of Homes By Heritage, Inc., the within named bargainor, a corporation, and that David L. Ballew, as such Executive 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 Executive Vice-President of said corporation.

Witness my hand and official seal at Franklin, Tennessee, on this the 30th day of April, 1990.

(SEAL)

Notary Public

My Commission Expires:
4-23-91

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual value or consideration, whichever is greater, for this transfer is $37,750.00.

Carolyn N. Lift

Sworn to and subscribed before me, on this the 30th day of April, 1990.

Gayle T. Moyer
Notary Public

(SEAL)

My Commission Expires:

4-23-91

GAYLE T. MOYER NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

2.2898.

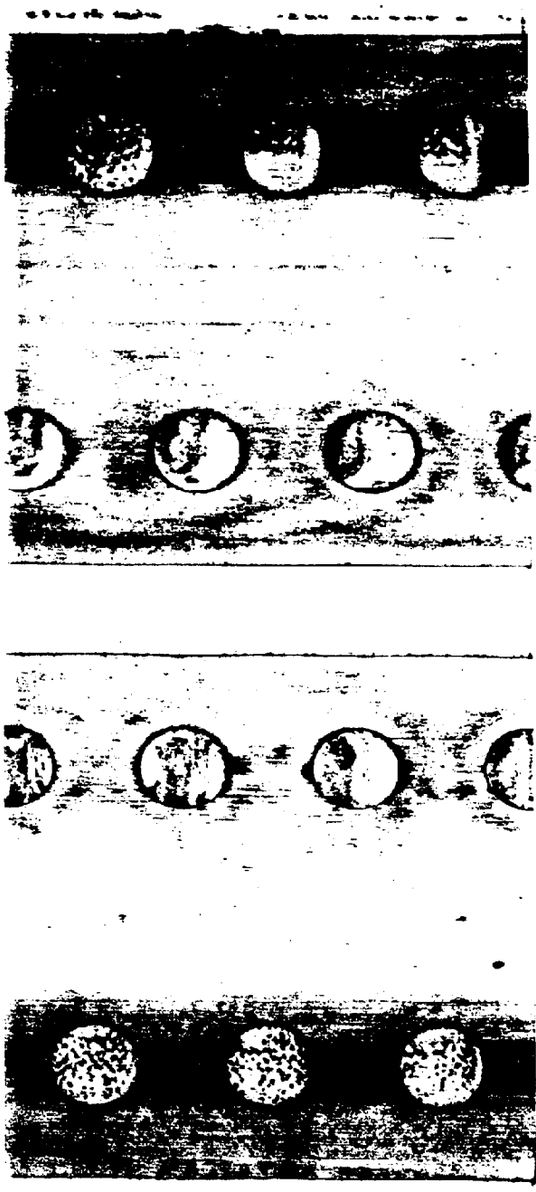
IDENTIFICATION REFERENCE

MAY 1 10 34 AM '90

DAVIDSON COUNTY, TN

7598 05/01 0101 03CHECK 139.00

139.00



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

RECEIVED OF _____

FOR _____

BOOK 8099 PAGE 516

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

MAMT 37750.00
ERR CO
MAMT 37750.00-
CAMT 37750.00
PRFEE 124.00
MDEED 9.00
~~TOTAL 133.00~~
~~CHECK 133.00~~

05/01/90 01 10:34 0001 7586

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

228.9.8.

IDENTIFICATION REFERENCE

MAY 1 10 34 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

VOID
PRFEE 124.00-
CON TX 124.41
PRFEE 1.00
~~TOTAL 1.41~~
~~CHECK 1.41~~

05/01/90 01 10:35 0001 7587

TOTAL $ 134.41

No. 315088