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This Instrument Prepared By:

PREPARED BY
SATURN & MAZ ER, ATTORNEYS
212 THIRD AVE., NORTH
NASHVILLE, TN 37201

THOMAS I. BOTTORFF
Attorney at Law
One Maryland Farms, Suite 102
Brentwood, Tennessee 37027
(615) 371-0800

WARRANTY DEED

Address New Owner:	Send Tax Bills To:	Map-Parcel Nos.
M/M Michael J. Spurgeon 86 Trotwood Circle Brentwood, TN 37027	Atlantic Coast Mortgage 12700 Fair Lakes Circle Suite 400 Fairfax, VA 22033	172-010-A-112

7276 12/07 0101 03CHECK 515.20

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $154,000.00

Affiant

Subscribed and sworn to before me this 30th day of November, 1990.

Notary Public

My Commission Expires: 3-11-91

DEC 7 11 25 AM '90
FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. REFERENCE 77924

****

FOR AND IN CONSIDERATION OF the sum of TEN AND 00/100 DOLLARS ($10.00), cash in hand paid, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, HOMES BY HERITAGE, INC., a Tennessee corporation, has bargained and sold, and by these presents does hereby transfer and convey unto MICHAEL J. SPURGEON AND WIFE ELIZABETH E. SPURGEON, their heirs and assigns, the following described real property located in Davidson County, Tennessee, to wit:

> Lot No. 112 on the Revised Plat of Copperfield of record in Plat Book 6900, pages 555 through 559, Register's Office, Davidson County, Tennessee; said Plat reference is made for a more complete and accurate description.
>
> Being part of the property conveyed to Homes by Heritage, Inc., a Tennessee corporation, by Warranty Deed from Jack L. Langford and wife, Ima F. Langford, of record in Book 6737, page 209, and Warranty Deed from Thomas E. Smith and wife, Louise Corbin Smith, of record in Book 6737, page 212, Register's Office, Davidson County, Tennessee.

This conveyance is subject to:

1. Real property taxes for 1991 and subsequent years.

2. Declaration of Covenants, Conditions and Restrictions for Copperfield of record in Book 6779, page 296, as re-recorded in Book 6783, page 973, said Register's Office, as amended and superseded by Declaration of Covenants, Conditions and Restrictions of record in Book 7071, page 482, said Register's Office, as further amended in Book 7208, page 889, Register's Office, Davidson County, Tennessee.

3. All things and matters on the Revised Plat of Copperfield of record in Book 6900, pages 555-559, Register's Office, Davidson County, Tennessee.

4. Transmission line easement contained in an instrument of record in Book 2437, page 8, said Register's Office.

5. Transmission line easement contained in an instrument of record in Book 2438, page 376, said Register's Office.

6. Easements to Metropolitan Government of Nashville-Davidson County of record in Book 7593, pages 488 and 511, Register's Office, Davidson County, Tennessee.

TO HAVE AND TO HOLD said property, with the appurtenances, estate, title and interest thereto belonging to MICHAEL J. SPURGEON AND WIFE ELIZABETH E. SPURGEON, their heirs and assigns forever.

AND HOMES BY HERITAGE, INC. does covenant with the said MICHAEL J. SPURGEON AND WIFE ELIZABETH E. SPURGEON that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and same is unencumbered except for those matters hereinabove mentioned.

AND HOMES BY HERITAGE, INC. does further covenant and bind itself, its successors and assigns, to warrant and forever defend the title to said land to MICHAEL J. SPURGEON AND WIFE ELIZABETH E. SPURGEON, their heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the said HOMES BY HERITAGE, INC. has caused these presents to be signed by a duly authorized officer this 30th day of November, 1990.

HOMES BY HERITAGE, INC.

By: _____
KENNETH R. LARISH - Chairman

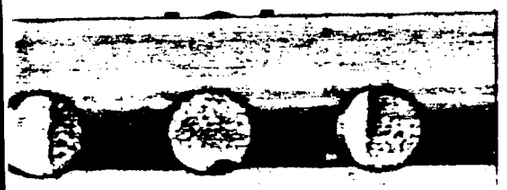
STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared Kenneth R. Larish, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be Chairman of the Board of HOMES BY HERITAGE INC., the within named bargainor, a corporation, and that he as such Chairman executed the foregoing instrument for the purpose therein contained.

WITNESS my hand and seal this 30th day of November, 1990.

_____
Notary Public

My Commission Expires: 3-11-91



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 154000.00
CON TX 508.20
PRFEE 1.00
WDEED 6.00
TOTAL 515.20
CHECK 515.20

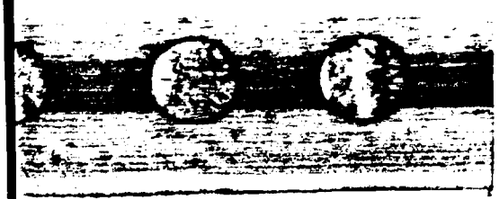
RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 12/07/90 01 11:25 0001 7276

77924

IDENTIF. TREFERENCE

DEC 7 11 25 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.



No. 379736