This Instrument Prepared By:
Heritage Title & Escrow Co., Inc.
302 Public Square
Franklin, TN 37064

Map and Parcel 146-6/48
Field Book No. OH 25076

Send Tax Statements To:
Dream Builder's Inc.
823 Tyne Blvd.
Nashville, Tenn.

Name/Address New Owner:
Same

Name of Mortgagee:
Franklin National Bank
230 Public Square
Franklin, TN 37064

WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF Ten ($10.00) Dollars, cash in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, I, JOHN R. PADGETT, have bargained and sold and by these presents do transfer and convey unto DREAM BUILDERS, INC., its successors and assigns forever, the following described property, to wit:

A certain tract of land known as Lot 8 on the Plan of Treemont as of record in Book 6250, page 895, Register's Office for Davidson County, Tennessee and described more fully as follows:

Beginning at a point in the easterly margin of the cul de sac of Tyne Valley Court being the most southeasterly corner of Lot 7 on the Plan of Treemont , of record as aforesaid; thence, leaving said margin North 49 deg. 26' 07" East 483.44 feet to a point; thence, South 04 deg.58' 32" West 466.00 feet to a concrete monument; thence, North 73 deg. 44' 06" West 327.43 feet to a point in the easterly margin of the said cul de sac; thence, northwardly along the said margin, being a curve having a radius of 62.50 feet and a tangent of 43.52 feet, 61.99 feet to the point of beginning. Containing 2.00 acres more or less.

Being the same property conveyed to John R. Padgett from Treemont Development Coroporation by deed of record in Book 6843, page 343, Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD said tract of land, together with all improvements thereon and all appurtenances thereunto belonging unto the said Grantee, its successors and assigns forever.

AND I DO COVENANT with the said Grantee, its successors and assigns, that I am lawfully seized and possessed of said property, that I have a good and lawful right to sell and convey the same, and that it is free from any lien or encumbrance whatsoever with the following exceptions.

1. 1991 Davidson County County property taxes are a lien but are not yet due and payable. These taxes have been prorated between the parties as of the date of this instrument, with Grantee assuming responsibility for payment of the same.

2. All matters as shown on the Plan of Treemont, of record in Plat Book 6250, page 895, Register's Office of Davidson County, Tennessee.

3. Declaration of Restrictive covenants for Treemont, of record in Book 6833, page 594, as amended in Book 8259, page 498, Register's Office of Davidson County, Tennessee.

4. Additional Declaration of Restrictive covenants for Treemont, of record in Book 6833, page 601, Register's Office of Davidson County, Tennessee.

5. The Charter of Treemont Howeowner's Association of record in Book 6833, page 617, Register's Office of Davidson County, Tennessee.

6. By-Laws of Treemont Homeowners Association of record in Book 6833, page 620, Register's Office of Davidson County, Tennessee.

AND I DO FURTHER COVENANT and bind myself, my heirs and assigns, to warrant and defend the title thereto against the lawful claims and demands of all persons whomsoever.

Lanell B. Padgett, wife of John R. Padgett, joins in the execution of this instrument to convey all right, title and interest she may have in the subject property by virtue of her marriage to John R. Padgett.

IN TESTIMONY WHEREOF, we have hereunto set our signatures, this the 17th day of May, 1991.

John R Padgett
JOHN R. PADGETT

Lanell B. Padgett
LANELL B. PADGETT

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named JOHN R. PADGETT and wife, LANELL B. PADGETT, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

WITNESS my hand and seal, at office, on this 17th day of May, 1991.

My Commission Expires:
Jan. 3, 1993

Notary Public

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

I certify that the actual consideration or value, whichever is greater, for this transfer is the sum of $150,000.00.

Affiant

Sworn to and subscribed before me on this the 17th day of May, 1991.

My Commission Expires:
June 21, 1994

Notary Public

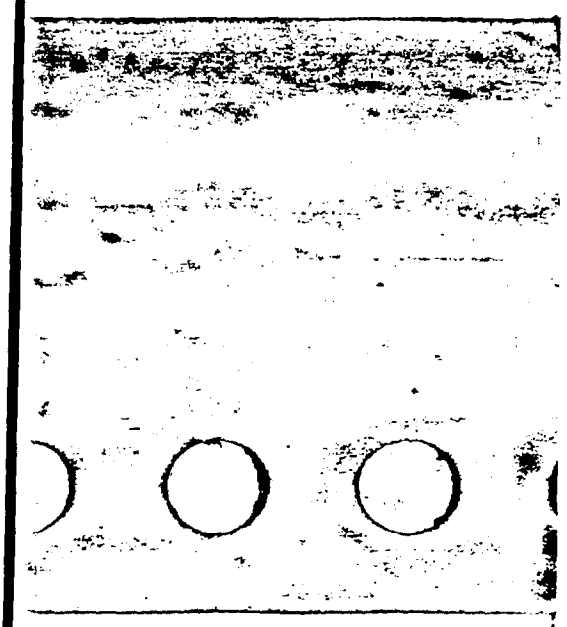
15569

IDENTIFICATION

MAY 20 2 59 PM '91

MAIL ENV.

3606 05/20 0101 03CHECK 502.00



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

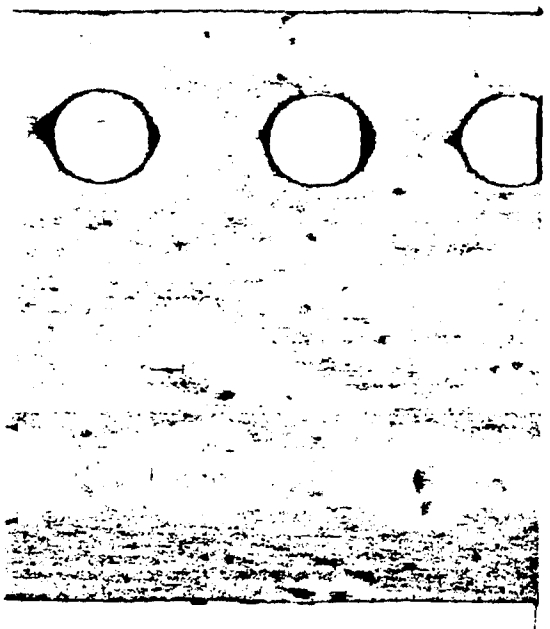
RECEIVED OF _____

FOR _____

BOOK 8355 PAGE 371

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



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

CAMT

	150000.00
CON TX	495.00
PRFEE	1.00
WDEED	6.00
TOTAL	502.00
CHECK	502.00

05/20/91 01 15:00 0001 3606

15569

IDENTIFICATION REFERENCE

MAY 20 2 59 PM '91

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

No. 423195