.RON A. KIRSCH
3621 Arcadia Circle
Antioch, TN 37013

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Antioch, TN 37013

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SPECIAL WARRANTY DEED

THE STATE OF TENNESSEE §
§
COUNTY OF DAVIDSON §

MERITBANC DEVELOPMENT CORPORATION, formerly known as Hardin Service Corporation, a Texas corporation (the "Grantor"), for and in consideration of the payment of SIXTEEN THOUSAND FIVE HUNDRED AND NO/100 DOLLARS ($16,500.00) to the Grantor by RON A. KIRSCH (the "Grantee"), the receipt and sufficiency of which consideration are hereby confessed and acknowledged by the Grantor, has GRANTED, SOLD and CONVEYED and by these presents does GRANT, SELL and CONVEY unto the Grantee the following described unimproved real property in Davidson County, Tennessee (the "Property"):

> Lot Fifty-Nine (59) on the Plan of the Woodlands, Phase I, Section I, as of record in Book 6900, pages 498 and 499, in the Register's Office of Davidson County, Tennessee, to which reference is hereby made for more complete description.

This conveyance is made by the Grantor and is accepted by the Grantee subject only to the rights and interests of other parties with respect to each of the matters that are enumerated in Exhibit "A" which is attached hereto and made a part hereof for all purposes.

TO HAVE AND TO HOLD the Property, together with the appurtenances, estate, title and interest thereto belonging to the Grantee, his heirs and assigns forever; and the Grantor does hereby covenant with the Grantee that it is lawfully seized and possessed of the Property, has the right to convey it, and the same is unencumbered except as set forth in the Permitted Encumbrances; and the Grantor does hereby bind himself, his heirs and assigns to warrant and forever defend the title to the Property to the Grantee, his heirs and assigns against all persons claiming or to claim the same or any part thereof under the Grantor, but not otherwise, subject, however, to the Permitted Encumbrances.

When the Grantor and/or Grantee are more than one entity, the pertinent nouns, verbs and pronouns shall be construed to

correspond to the appropriate number and gender. When the Grantor and/or Grantee are a corporation, a trustee or legal entity that is not a natural person, the pertinent words "heirs, representatives and assigns" and/or "heirs and assigns" shall be construed to mean "successors and assigns", respectively. Reference to any gender shall include either gender and, in the case of a legal entity that is not a natural person, shall include the neuter gender, all as the case may be.

Ad valorem taxes levied and assessed against the Property for the current year are prorated as of the date hereof and payment thereof is assumed by the Grantee.

EXECUTED and DELIVERED this 10th day of APRIL, 1991.

MERITBANC DEVELOPMENT CORPORATION, a Texas corporation

By: Joe M. Peddy
Name: Joe M. Peddy, President &
Title: As Sole Director of
MeritBanc Savings Association

THE STATE OF TEXAS §
§
COUNTY OF HARRIS §

This instrument was acknowledged before me, the undersigned authority, on the 10th day of APRIL, 1991, by JOE M. PEDDY LIC GRANT THORNTON FOR RTC of MERITBANC DEVELOPMENT CORPORATION, a Texas corporation, for and on behalf of said corporation, for the purposes and consideration expressed therein.

Kay Thompson
NOTARY PUBLIC, STATE OF TEXAS

KAY THOMPSON
NOTARY PUBLIC, STATE OF TEXAS
MY COMMISSION EXPIRES
NOVEMBER 10, 1992

ADDRESS OF GRANTEE:

3621 Arcadia Circle
Antioch, Tennessee 37013

AFTER RECORDATION, RETURN TO:

Minnesota/Attorneys Title Company
222 Third Avenue North, Suite 175
Post Office Box 3404
Nashville, Tennessee 37201
Attention: Ms. JoAnn Smith
File Number: 271894

THIS INSTRUMENT PREPARED BY:
Farley, Klaus & Smith
Attorneys at Law
6363 Woodway - Suite 711
Houston, Texas 77057

62-91/94-91/rsr/trc/SR0049/KIRSCH WD

Exhibit "A"

1. Storm Water Detention Agreement of record in Book 7336, Page 3, Davidson County Register's Office.

2. Declaration of of Covenants, Conditions and Restrictions for The Woodlands, a Planned Unit Development and the By-Laws of the Woodlands Homeowner's Association appended thereto of record in Book 7334, Page 109, and Book 7408, Page 260, Davidson County Register's Office.

3. Subject to the liens for any unpaid assessments and/or special assessments.

4. All matters shown on the Plan of record in Book 6900, Pages 498 and 499, Davidson County Register's Office.

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer if $16,500.00.

Affiant

Subscried and sworn to before me, this the 24 day of May, 1991.

Notary Public

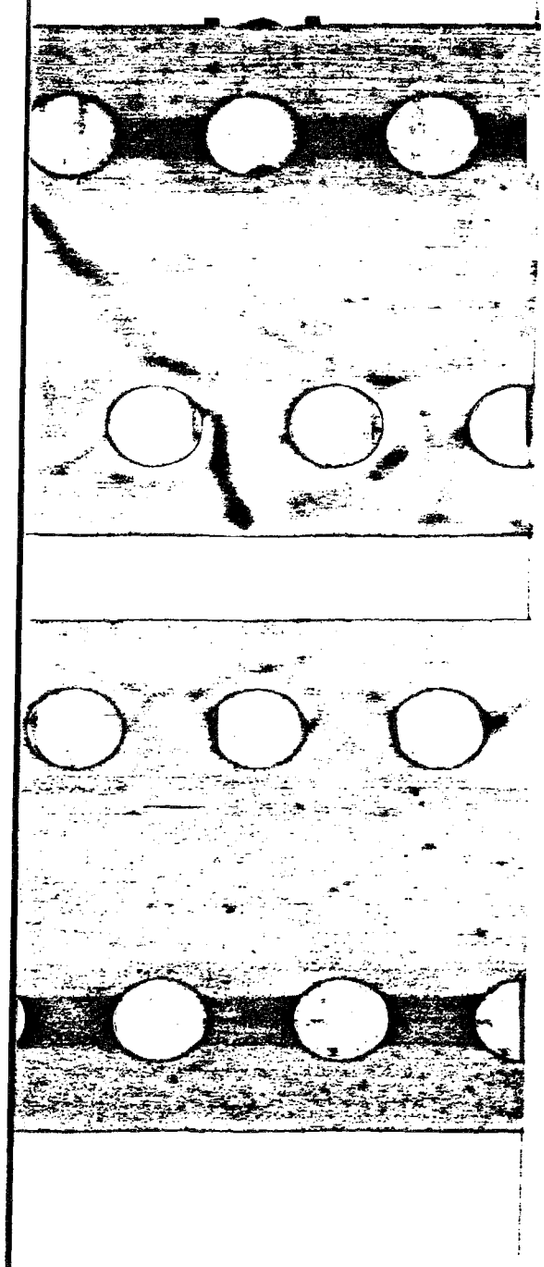
My Commission expires: 16 January 1992

5246 05/24 0101 03CHECK 64.45

MAY 24 3 48 PM '91

IDENTIFICATION REFERENCE

16989



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 16500.00
RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK TX 54.45
PRFEE 1.00
WDEED 9.00
TOTAL 64.45
CHECK 64.45

05/24/91 01 15:51 0001 5246

16989

IDENTIFICATION REFERENCE

MAY 24 3 48 PM '91

FELIX Z. WILSON, II
REGISTER

No. 424808