File in Box # 14
7972-2

Address New Owner as follows:

EMELYNE M. BINGHAM

2317 BENAY ROAD
NASHVILLE, TN 37214

Send Tax bills to:

UNION PLANTERS NATIONAL BANK

401 UNION STREET
NASHVILLE, TN 37219

Map-Parcel No:

Map 052-13-0-B
Parcel 038CO
FB# 03DX-00121

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), in cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, FOX RIDGE HOMES, INC. hereinafter called Grantor, has bargained and sold, and by these presents does transfer and convey unto EMELYNE M. BINGHAM, UNMARRIED (hereinafter called, individually or collectively if more than one, the Grantee), Grantee's heirs and assigns, certain property lying and being situated in the County of Davidson, State of Tennessee, described as follows, to-wit:

Being Unit No. 53 as created and established by the Master Deed and Bylaws for River Glen, a Horizontal Property Regime, of record in Book 7566, page 571, Register's Office for Davidson County, Tennessee, and as shown and described on the Plan for River Glen, Phase IIA, of record in Book 6900, Page 818, Register's Office for Davidson County, Tennessee, submitted to said Master Deed and Bylaws by instrument of record in Book 7724, Page 289, said Registers Office, to all of which reference is heremade for a more complete description, together with an undivided percentage interest in the common elements allocated to said unit as set forth in said Master Deed and Bylaws, as maybe from time to time amended as provided therein.

Being a portion of the same property conveyed to Fox Ridge Homes, Inc., from Julius Doochin, Trustee, by Warranty Deed of record in Book 7724, Page 283, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said property, together with the appurtenances, easements, estate, title and interest thereto belonging to the said Grantee, and Grantee's heirs and assigns forever.

AND GRANTOR COVENANTS with the said Grantee that it is lawfully seized and possessed of said property, that it has a good right to convey it, and that the same is unencumbered except as otherwise set out herein.

AND GRANTOR further covenants and binds itself, its successors and assigns, to warrant and forever defend the title to said property to the said Grantee, and Grantee's heirs and assigns, against the lawful claims of all persons whomsoever, except as to those matters set out herein to which this conveyance is subject.

THIS CONVEYANCE is made subject to the following: (1) taxes for the year 1992 and subsequent years; (2) terms and provisions of the Master Deed and Bylaws for River Glen, a Horizontal Property Regime, of record in Book 7566, page 571, said Register's Office, and any amendments thereto, and the limitations and conditions imposed by the Horizontal Property Act of the State of Tennessee, T.C.A. Sec. 66-27-101, et. seq., as may be from time to time amended; (3) matters shown on the Plan for River Glen, Phase IIA, of record in Book 6900, page 818, said Register's Office; (4) any and all zoning regulations, building restrictions, setback lines, if any, easements and rights-of-way for road and public utilities; and (5) any and all restrictions and easements of record.

WHEREVER USED herein, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Warranty Deed
Page 2
Grantor: Fox Ridge Homes, Inc.
Grantee: EMELYNE M. GINGHAM, UNMARRIED

IN WITNESS WHEREOF, the Grantor has caused this instrument to be executed on this 31st day of March, 1992.

FOX RIDGE HOMES, INC.
BY:

Alphonse H. Davis
BY: ALPHONSE H. DAVIS
CHIEF EXECUTIVE OFFICER

Deborah P. Buford
BY: DEBORAH P. BUFORD, VICE PRESIDENT

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public for said County and State, Alsponse H. Davis and Deborah P. Buford, with whom I am personally acquainted and who, upon their oath, acknowledged themselves to be Chief Executive Officer and Vice President of Fox Ridge Homes, Inc., and that they as such Chief Executive Officer and Vice President, being authorized so to do, executed the within instrument for the purposes therein contained by signing the name of the corporation, by themselves as such Chief Executive Officer and Vice President.

WITNESS my hand and official seal at Brentwood, Tennessee, this 31st day of March, 1992.

Lin Ann Walk
NOTARY PUBLIC

My Commission Expires: 1/23/94

LIN ANN WJELK NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $ 60,225.00

X
AFFIANT

Sworn to and subscribed before me this the 31st day of March, 1992.

NOTARY PUBLIC

My Commission Expires: 9/16/95

This instrument was prepared by:
FOX RIDGE HOMES
SUITE 300
5115 MARYLAND WAY
BRENTWOOD, TN 37027

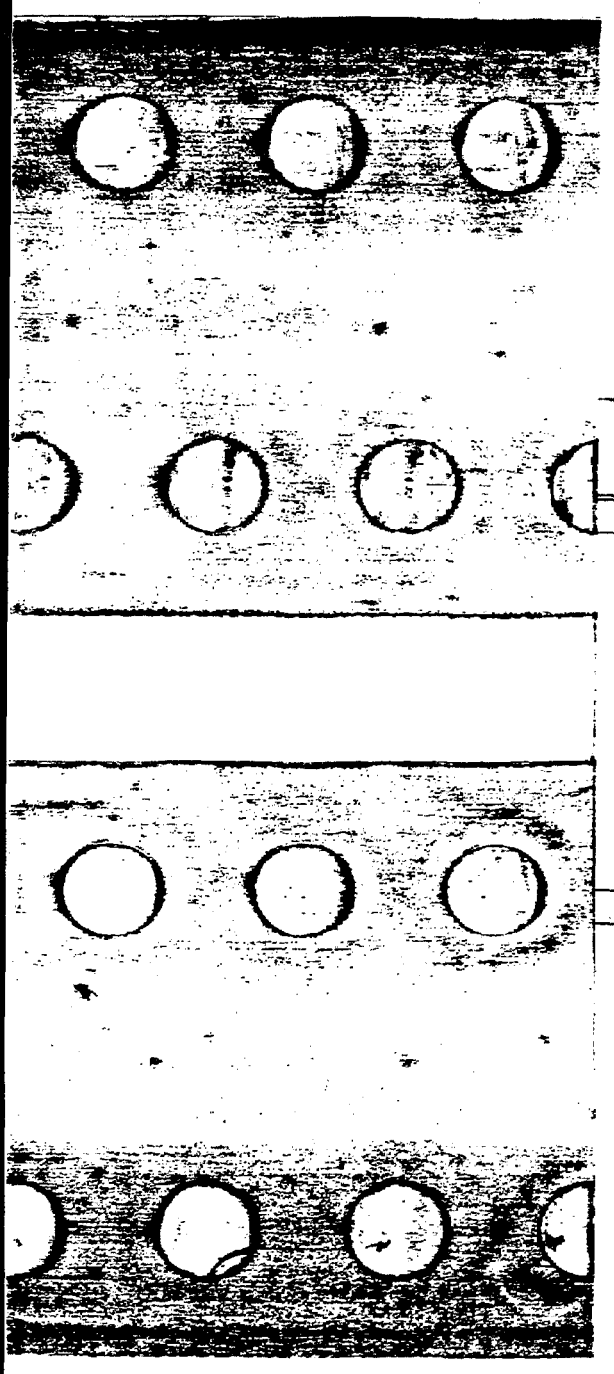
9 8 5 5 4.

IDENTIFICATION REFERENCE

APR 3 10 23 AM '92

FELIX C. WILSON II REGISTER
DAVIDSON COUNTY, TN

6955 04/03 0101 03CHECK 229.74



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8592 PAGE 831

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

CAMT	60225.00
CON TX	222.74
PRFEE	1.00
WDEED	6.00
TOTAL	229.74
CHECK	229.74

04/03/92 01 10:23 0001 6955

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

9 8 5 5 4

IDENTIFICATION REFERENCE

APR 3 10 23 AM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 517852