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BOX 10

FORM NO. WD-1

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 99,350.00

Anthony W. Richman
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF August, 1994

Notary Public

MY COMMISSION EXPIRES: 5-28-98

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
PATRICIA SPICER CARDEN, ATTORNEY
5034 Thoroughbred Ln., Ste A, Brentwood, TN 37027

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO: /and Mortgagee is:	MAP-PARCEL NUMBERS
Anthony W. Richman etux (NAME)	same / Nationsbanc Mortgage Corp. (NAME)	04D46320 053-
1904 Waterford Drive (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 35140 (STREET ADDRESS)	000-009.00
Old Hickory, TN 37138 (CITY) (STATE) (P. O. ZIP)	Louisville, KY 40232-5162 (CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, W.L. Bainbridge, Inc.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Anthony W. Richman and wife, Joan L. Richman

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: TO-WIT: 1309 08/24 0101 03CHECK 376.41

Land in Davidson County, Tennessee, being Lot No. 107 on the Plan of Waterford Phase 3, of record in Book 7900, page 707, Register's Office for said County, to which Plan and Record thereof are incorporated herein and made a part hereof by reference.

Being the same property conveyed to W. L. Bainbridge, Inc., a Tennessee corporation by deed from Waterford Associates, L.P. a Tennessee Limited Partnership of record in Book 9324, page 237, Register's Office for Davidson County, Tennessee.

Subject to declaration of covenants, conditions, and restrictions of record in Book 8694, page 216, Book 8699, page 462, ByLaws of record in Book 8715, page 583, Book 9081, page 63, Book 9112, page 962, Book 9309, page 847 all in the Register's Office for said County.

This is unimproved ( ) improved (X) property, known as 1904 Waterford, Old Hickory, Tennessee 37138
(House Number) (Street) (P. O. Address) (City or Town) (postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns, forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out, and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness hand this 22nd day of August, 1994

W.L. Bainbridge, Inc. By W.L. Bainbridge, III

INDIVIDUAL ACKNOWLEDGEMENT

State of Tenneesee

County of _____

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Personally appeared before me, _____, a Notary Public of said county, _____

_____

the within named bargainor(s), with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that _____ executed the within instrument for the purpose therein contained.

WITNESS my hand, at office, this _____ day of _____, 19____.

_____
NOTARY PUBLIC

My commission expires:

_____

CORPORATE ACKNOWLEDGEMENT

State of Tennessee

County of Davidson

Before me, the undersigned of the state and county aforesaid, personally appeared W.L. Bainbridge, III, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be President (or other officer authorized to execute the instrument) of the W.L. Bainbridge, Inc., the within named bargainor, a corporation, and that he as such 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 President.

WITNESS my hand and seal, at office in _____,

this 22nd day of August, 19 94

_____
NOTARY PUBLIC

My commission expires:

5-13-97

WARRANTY DEED

FROM

W.L. Bainbridge, Inc.

TO

Anthony W. Richman

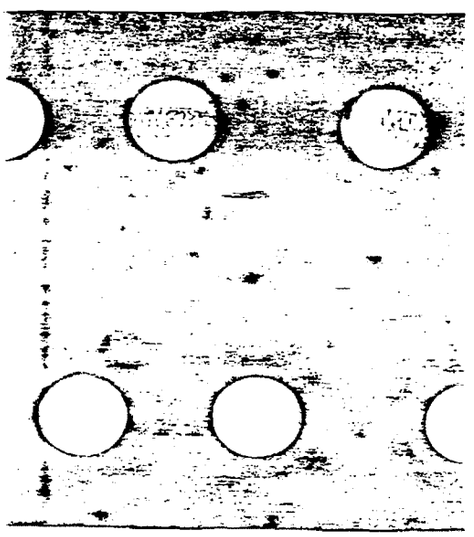
PATRICIA SPICER CARDEN
Attorney At Law
5034 Thoroughbred Lane
Brentwood, Tennessee 37027

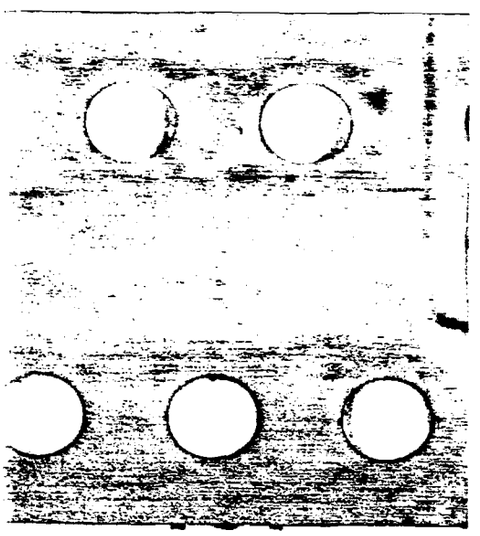
94 AUG 24 PM 2:55

DAVIDSON COUNTY, TN.

84288

IDENTIFICATION REFERENCE





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 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	99350.00
CON TX	367.41
PRFEE	1.00
WDEED	8.00
TOTAL	376.41
CHECK	376.41

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/24/94 01 14:54 0001 1309

84288
IDENTIFICATION REFERENCE

94 AUG 24 PM 2:55
DAVIDSON CO. TN.

No. 827727