WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY

FOR NAME 9637 PG 924

John M. Jordan, Attorney
2323 CRESTMOOR RD.,
NASHVILLE, TN. 37215

THIS INDENTURE, made and entered as of the **31st** day of **March, 1995** by and between

RICHTER DIAL BUILDERS, INC. , a TENNESSEE corporation,

hereinafter referred to as Grantor, and

GEORGE GOWER and CHRISTINE GOWER, HUSBAND & WIFE ,

hereinafter referred to as Grantee.

WITNESSETH: That for and in consideration of Ten Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said Grantor has bargained and sold and does hereby bargain, sell, convey and confirm unto the said Grantee the following described real estate, situated and being in the County of DAVIDSON, State of Tennessee:

BEING LOT NO. 45 ON THE PLAN OF THE WOODLANDS, PHASE I, SECTION I, IN PLAT BOOK 6900, PAGE 497, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.
BEING ALL THE SAME PROPERTY CONVEYED TO RICHTER DIAL BUILDERS, INC. BY DEED BOOK FROM MERITBANC DEVELOPMENT CORPORATION (FORMERLY KNOWN AS HARDIN SERVICE CORPORATION) OF RECORD IN BOOK 8671, PAGE 388, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TN DATED 7/8/92.

TO HAVE AND TO HOLD The aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said Grantee, their heirs, successors and assigns in fee simple forever.

The said Grantor does hereby covenant with the Grantee that the Grantor is lawfully seized in fee of the aforedescribed real estate; that the Grantor has a good right to sell and convey the same; that the same is unencumbered except,

SUBJECT TO THE MATTERS SHOWN ON THE RECORDED PLAN AND TO THE RESTRICTIONS OF RECORD.

and that the title and quiet possession thereto Grantor will warrant and forever defend against the lawful claims of all persons.

Whenever 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 the signature of the Grantor (or caused its corporate name to be signed hereto by and through its proper officers duly authorized so to do) the day and year first above written.

RICHTER DIAL BUILDERS, INC.

ROBERT DOUGLAS RICHTER SECRETARY

98729
REGISTER'S REFERENCE

BOOK 9637 PG 925

CORPORATE

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Before me, the undersigned Notary Public of the aforesaid County and State, personally appeared ROBERT DOUGLAS RICHTER with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself (or herself) to be SECRETARY of the RICHTER DIAL BUILDERS, INC., the within named bargainor, a corporation, and the he/she as such SECRETARY, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself (or herself) as SECRETARY.

Witness my hand, at office, in BRENTWOOD, TENNESSEE, this 31 day of March, 1995.

Sandy King
Notary Public

My Commission Expires MAY 25, 1995

Commission Expiration: _____

SANDY KING NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

VALUATION AFFIDAVIT

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is **$162,433.00**, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this **31st** day of **March, 1995.**

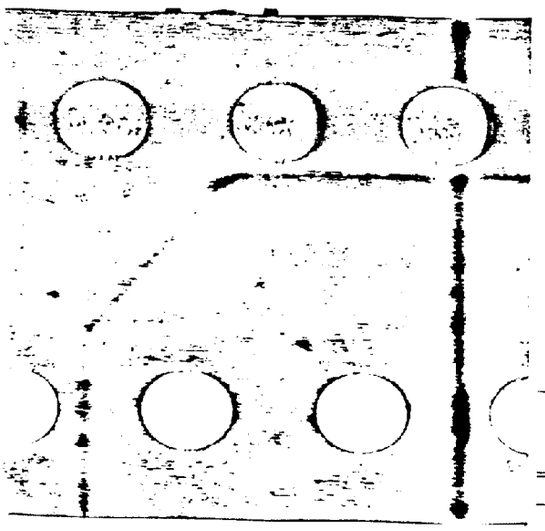
Notary Public

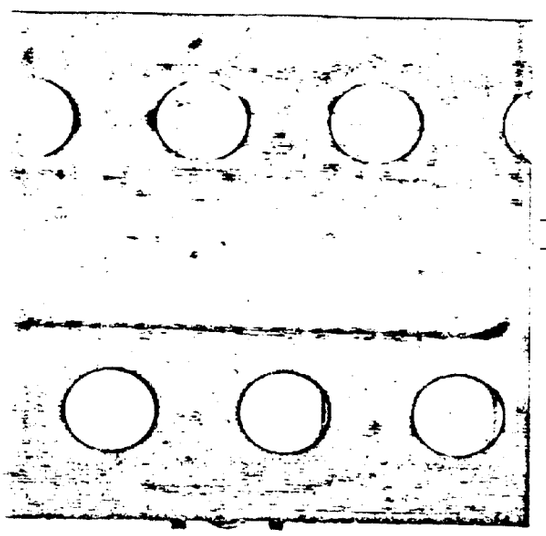
Commission Expiration: _____

SANDY KING NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

RETURN TO:	SEND TAX BILLS TO:	PROPERTY ADDRESS:
ANDERSON & JORDAN ESCROW CO., INC. 2323 CRESTMOOR RD. NASHVILLE, TN. 37215	GMAC MORTGAGE 8360 Old York Road Elkins Park, PA 19117	1236 PINEVIEW LANE NASHVILLE, TN 37211 MAP PARCEL NUMBER 172-03-0-A 0045.0000

RECEIVED FOR RECORD





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

RECEIVED OF _____

FOR _____

BOOK 9637 PG 926

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED
CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE
MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

DART
152433.00
CON TX 601.01
PRFEE 1.00
MTGFEE 8.00
TOTAL 610.01
CHECK 610.01

04/05/95 01 10:24 0001 7760

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

48729

IDENTIFICATION REFERENCE

95 APR -5 AM 10: 24

DAVIDSON COUNTY, TN

No. 897283