This Instrument Prepared By:

Thomas I. Bottorff, Attorney
5110 Maryland Way, Suite 200
Brentwood, TN 37027

WARRANTY DEED

BOOK 9746 PG 857

ADDRESS NEW OWNER:
David L. Smith
424 Huntington Ridge Drive
Nashville, TN 37211

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Trans Financial Mortgage Company
315 North Jackson St.
Tullahoma, TN 37388

MAP AND PARCEL:
MAP 161-11
GROUP A
PARCEL 72.00CO

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, Richter/Dial Builders, Inc., hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto David L. Smith, unmarried, hereinafter called the Grantee, his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 72 on the Plan of Huntington Ridge Townhouse of record in Book 4675, page 9, Register's Office, Davidson County, Tennessee.

Being the same property conveyed to Richter/Dial Builders, Inc., by deed from William Lamar Newport, Trustee, of record in Book 9282, page 350, Register's Office, Davidson County, Tennessee.

This is improved property known as 424 Huntington Ridge Drive, Nashville, TN 37211.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 1995 and subsequent years.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said David L. Smith, his heirs and assigns, forever; and Richter/Dial Builders, Inc., does covenant with the said Grantee that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered unless otherwise herein set out; and it does further covenant and bind itself, its heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, his heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand this the 14th day of July, 1995.

Richter/Dial Builders, Inc.

R. Douglas Richter

95 AUG -1 AM 10:10
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

0084550
IDENTIF. ↑ REFERENCE

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named R. Douglas Richter with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he is an officer of Richter/Dial Builders, Inc., and that as such officer he executed the within Warranty Deed for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee, this the 14th day of July, 1995.

NOTARY PUBLIC

My Commission Expires:

April 21, 1999

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $ 113,481.00.

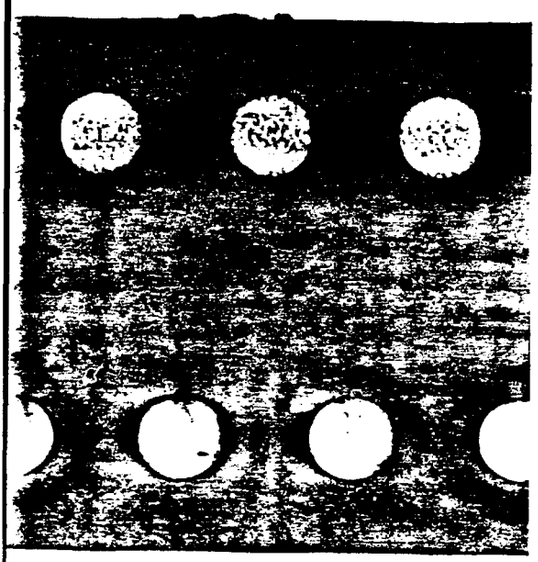
AFFIANT

Subscribed and sworn to before me this 14th day of July, 1995.

NOTARY PUBLIC

My Commission Expires: 11.20.96

1995 08/03 0701 CHECK 428.95



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

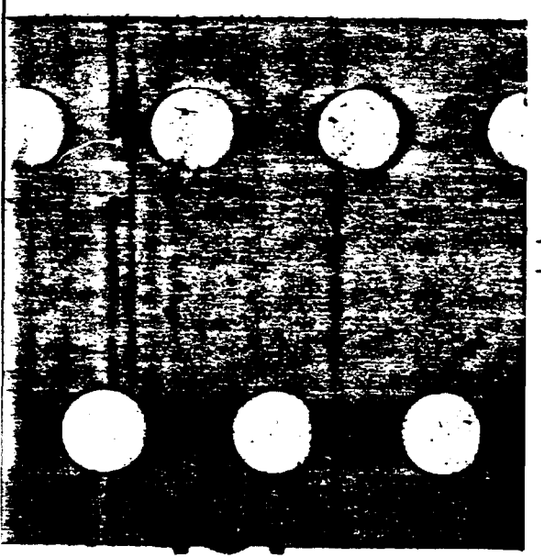
RECEIVED OF _____

FOR _____

BOOK 9746 PG 859

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
113481.00
CON TX 419.95
PRFEE 1.00
WDEED 8.00
TOTAL 428.95

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 428.95

08/01/95 01 10:10 0001 7092

0084550
IDENTIF. ↑ REFERENCE

95 AUG -1 AM 10: 10
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 936131