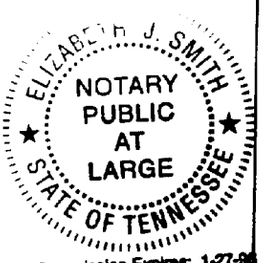
BOOK 9747 PG 135

WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 248,540.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF July 19 95

Notary Public

MY COMMISSION EXPIRES: January 27, 1996
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Lassiter, Tidwell & Hildebrand, Attorneys at Law, P.O. Box 1369, Brentwood, TN 37024-1369

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
David D. Ritch (NAME)	First Republic Mortgage Corp. (NAME)	
1708 Grandy Place (ADDRESS)	1000 Northchase Drive, Suite 120 (ADDRESS)	064-03-0-A-
Old Hickory, TN 37138 (CITY) (STATE) (ZIP)	Goodlettsville, TN 37072 (CITY) (STATE) (ZIP)	063.00CO

FOR AND 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, Zaring Homes, Inc.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO David D. Ritch and wife, Kimberly G. Windrow

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:

Land in Davidson County, TN, being Lot No. 91 on the Plan of Phase Twelve, Section One, Brandywine Pointe, of record in Book 7900, Page 881, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being part of the same property conveyed to Zaring Homes, Inc. by deed from Brandywine Pointe Partners, L.P.; a Tennessee Limited Partnership of record in Book 9594, Page 188, Register's Office for Davidson County, TN.

This description is the same used in the previous deed of record.

Subject to restrictions of record in Book 8120, Page 170; Book 8671, Page 484; Book 9010, Page 627; Book 9544, Page 69; rerecorded in Book 9576, Page 247, and all matters shown on the Plan of Record.

0084615 IDENTIF. ↑ REFERENCE

95 AUG -1 AM 11:16
FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN.

7133 08/01 0101 03CHECK 928.45

unimproved ( )
This is improved (X) property, known as 1708 Grandy Place, Old Hickory, TN 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 my hand this 31st day of July 19 95

Zaring Homes, Inc.
By:

ACKNOWLEDGMENT

STATE OF TENNESSEE

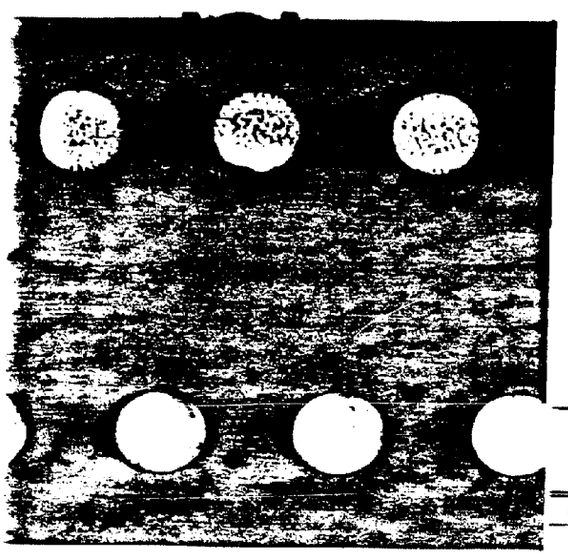
COUNTY OF Davidson

Personally appeared before me, the undersigned, a notary public in and for said county and state, the within named Richard J. Bell, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Nashville Regional President of Zaring Homes, Inc. and he is authorized by Zaring Homes, Inc. to execute this instrument on behalf of Zaring Homes, Inc.

Witness my hand and official seal at Brentwood, Davidson County, Tennessee, this 31st day of July, 1995.

Debra B. Bell
Notary Public

My commission expires: 9-21-96



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

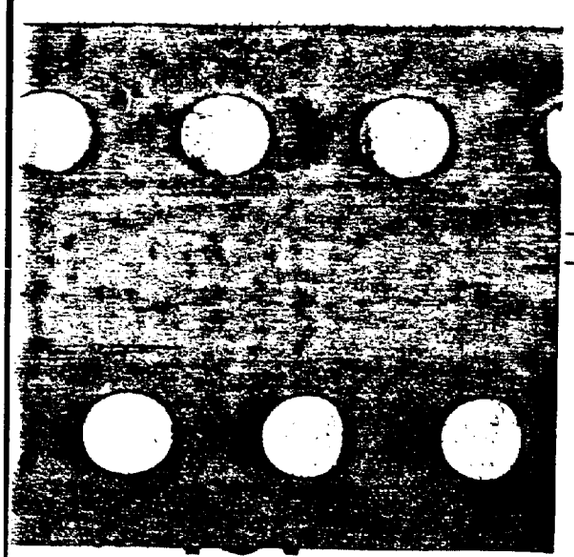
RECEIVED OF _____

FOR _____

BOOK 9747 PG 137

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 248540.00
CON TX 919.45
PRFEE 1.00
MDEED 8.00
TOTAL 928.45
CHECK 928.45

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 6001 7183

0084615
IDENTIF. ↑ REFERENCE

95 AUG -1 AM 11:16
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 936222