STATE OF TENNESSEE
COUNTY OF Davidson
The actual consideration or value whichever is greater, for this transfer is $ 52,000.00
Subscribed and sworn to before me, this the 16 day of November 1995

Affiant

Notary Public

My commission expires: 10/26/98
(Affix Seal)

WARRANTY DEED

Prepared by: SOUTHEAST TITLE of Tennessee, Inc. #CNGV3 Suite 110, 2000 Richard Jones Rd., Nashville, TN 37215	
ADDRESS OF NEW OWNER: Zaring Homes, Inc.	SEND TAX BILLS TO: New Owner
750 Old Hickory Blvd., Suite 220	
STREET ADDRESS Brentwood, TN 37027	STREET ADDRESS
CITY STATE ZIP	CITY STATE ZIP
MAP & PARCEL NO. 76-9-A 37 & 41 [CO]	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,
Charles Duncan

HEREINAFTER CALLED GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO Zaring Homes, Inc.

HEREINAFTER CALLED GRANTEE(S), THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO LOCATED IN Davidson COUNTY, STATE OF TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Being Lot Numbers 37 and 41 on the Plan of Final Plat of Chandler Grove, of record in Plat Book 7900 at page 796, and subsequently amended in Book 7900, page 802, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being part of the property conveyed to Charles Duncan and Brent Campbell by Limited Warranty Deed of record in Book 8925 page 401, Brent Campbell having conveyed his interest in the property to Charles Duncan by Quit Claim Deed of record in Book 9656 at page 577, all in Register's office for said County to which reference is hereby made.

This conveyance is subject to taxes for the year 1995 and subsequent years, easements and restrictive covenants of record and all matters appearing on the recorded plat referenced above.

2630 11/29 0101 03CHECK 201.40

THIS IS IMPROVED PROPERTY KNOWN AS Chandler Grove, Lots 37 & 41, Hermitage, TN 37076

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenance, 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 16 day of November, 1995

Charles Duncan

ELECTRONIC LASER FORMS, INC. - (313)293-8100 - (800)327-0545

State of Tennessee
County of Davidson

On this 16 day of November , 1995 , before me personally appeared Charles Duncan to me known to be the person(s) described in or proved to me on the basis of satisfactory evidence, and who executed the foregoing instrument, and who acknowledged the execution of the same to be their free act and deed.

Witness my hand and official seal.
My Commission expires:

JERRI A. YOUNG NOTARY PUBLIC AT LARGE STATE OF TENNESSEE
My Commission Expires March 21, 1998

Jerri A. Young
Notary Public

State of Tennessee
County of

On this 16 day of November , 1995 , before me personally appeared to me known to be the person(s) described in or proved to me on the basis of satisfactory evidence, and who executed the foregoing instrument, and who acknowledged the execution of the same to be their free act and deed.

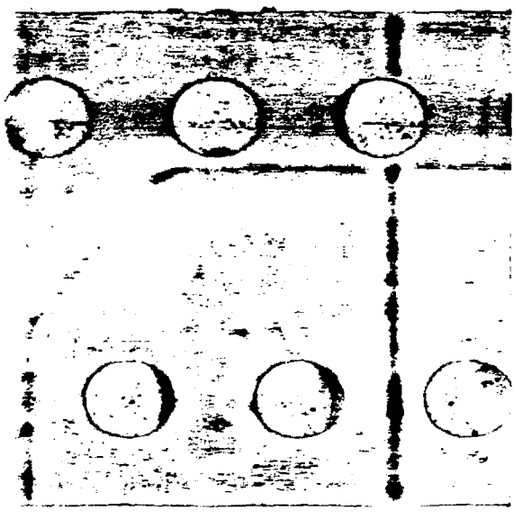
Witness my hand and official seal.
My Commission expires:

Notary Public

WARRANTY DEED

0126882

IDENTIFICATION REFERENCE



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

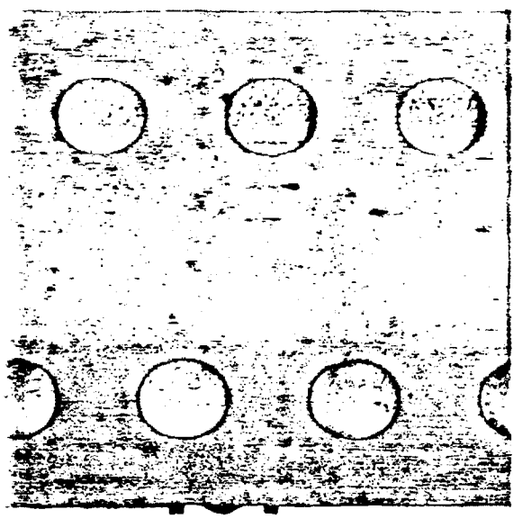
RECEIVED OF _____

FOR _____

BOOK 9871 PG 867

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 52000.00
CON TX 192.40
PRFEE 1.00
WDEED 8.00
TOTAL 201.40
CHECK 201.40

11/29/95 01 12:18 0001 2680

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0126882
IDENTIFICATION REFERENCE

95 NOV 29 PM 12:48

FELIX Z. WILSON, II, REGISTER
DAVIDSON COUNTY, TN

No. 981197