This Instrument Prepared By:

Bottorff & Kavin
5110 Maryland Way, Suite 200
Brentwood, TN 37027

WARRANTY DEED

BOOK 9888 PG 909

ADDRESS NEW OWNER:
Susan M. Gillpatrick
421 Huntington Ridge Dr.
Nashville, Tennessee 37211

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
National Bank of Commerce

Memphis, TN

MAP AND PARCEL:
MAP 161-11
GROUP A
PARCEL 79.00 CO

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 Susan M. Gillpatrick, unmarried, hereinafter called the Grantee, her 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. 79 on the Plan of Huntington Ridge Townhouse of record in Book 4675, page 9, Register's Office, Davidson County, Tennessee.

Being a part of 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 for Davidson County, Tennessee.

This is improved property known as 421 Huntington Ridge Dr., 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 1996 and subsequent years.

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TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Susan M. Gillpatrick, unmarried, her 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 successors and representatives, to warrant and forever defend the title to the said land to the said Grantee, her 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 the hand of a duly authorized officer this the 30th day of November, 1995.

Richter Dial Builders, Inc.

By: _____
R. Douglas Richter, Secretary

0132127
IDENTIFICATION REFERENCE

95 DEC 14 PM 3:04
FELIX Z. ANDREW REGISTER
DAVIDSON COUNTY, TN.

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 the Secretary of Richter Dial Builders, Inc., and that as such Secretary he executed the within Warranty Deed for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee, this the 30th day of November, 1995.

M L Hutchinson
NOTARY PUBLIC

My Commission Expires: 9/28/97

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

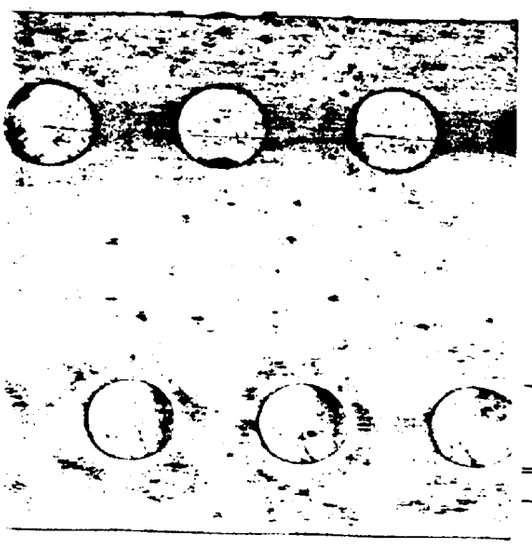
The actual value or consideration, whichever is greater, for this transfer is $ 96,010.00.

Mary Jo McVay
AFFIANT

Subscribed and sworn to before me this 30th day of November, 1995.

M L Hutchinson
NOTARY PUBLIC

My Commission Expires: 9/28/97



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

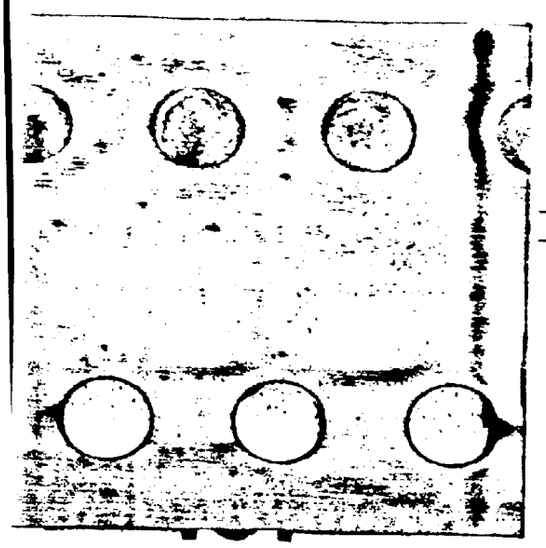
RECEIVED OF _____

FOR _____

BOOK 9888 PG 911

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	96010.00
CON TX	355.20
PRFEE	1.00
WDEED	8.00
TOTAL	364.20
CHECK	364.20

12/14/95 01 15:06 0001 8376

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0132127
IDENTIF. & REFERENCE

95 DEC 14 PM 3:04
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 986827