Mail

Prepared by:
Amy R. Cross
Attorney at Law
7065 Moore's Lane
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $142,575.00

Affiant

Subscribed and sworn to before me, this 27 day of November, 1996

Notary Public
My commission expires 5/8/99

Address of New Owner:
Jerome J. Gagnon, III
Tena Marie Gagnon
312 Clark Hill Crossing
Antioch, TN 37013

Send Tax Bills to:
Associates Nat'l Mtg Corp.
250 E. Carpenter Freeway (7D)
Irving, TX 75062

Tax Information:

164 13

74

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, Phillips Builders, Inc., a Tennessee corporation, hereinafter called the Grantor(s), have bargained and sold, and do hereby transfer and convey unto Jerome J. Gagnon, III and wife, Tena Marie Gagnon, hereinafter called the Grantee(s) their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Lot No. 248 of Asheford Crossing Subdivision of record in Plat Book 9700, page 171, Register's Office for Davidson County, Tennessee to which plan reference is made for a more accurate and legal description.

Being part of the same property conveyed to Phillips Builders, Inc., a Tennessee corporation, by installment deed from Luther A. Hill, Oly R. Hill and Charles W. Hill, Co-Trustees of record in Book 9336, page 227, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following: 1)Taxes for the year 1997, and subsequent years, which are not yet due and payable. 2)All matters shown on Plan of Asheford Crossing recorded in Plat Book 9700, Page 171. 3)Covenants, conditions, restrictions, reservations, easements, liens, for assessments, options, powers of attorney, and limitations on title set forth in restrictions recorded in Book 9651, Page 900, and in any allied instrument(s) referred to in said restrictions and amended in Book 9980, page 482. 4)Power Line Easement of record in Book 1224, page 257. 5)By-Laws of Asheford Crossing of record in Book 9651, Page 925.

This is improved property, located at 312 Clark Hill Crossing, Antioch, Tennessee 37013.

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee(s), their heirs and assigns, forever. Grantors covenant with Grantee(s) that Grantor(s) are 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. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to said Grantee(s), 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 27th day of November, 1996.

Phillips Builders, Inc.

By: Ruth Malatak, VP

Ruth Malatak, Vice-President

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public within and for said county and state, Ruth Malatak, with whom I am personally acquainted, and who acknowledged herself to be the Vice-President of Phillips Builders, Inc., a Tennessee corporation, the within named bargainor, and as such Ruth Malatak being authorized so to do, executed this instrument for the purposes therein contained and on behalf of Phillips Builders, Inc..

Witness my hand, at office, this 27 day of November, 1996.

Rosemary P. Smithson
Notary Public

My Commission expires: 8-14-98

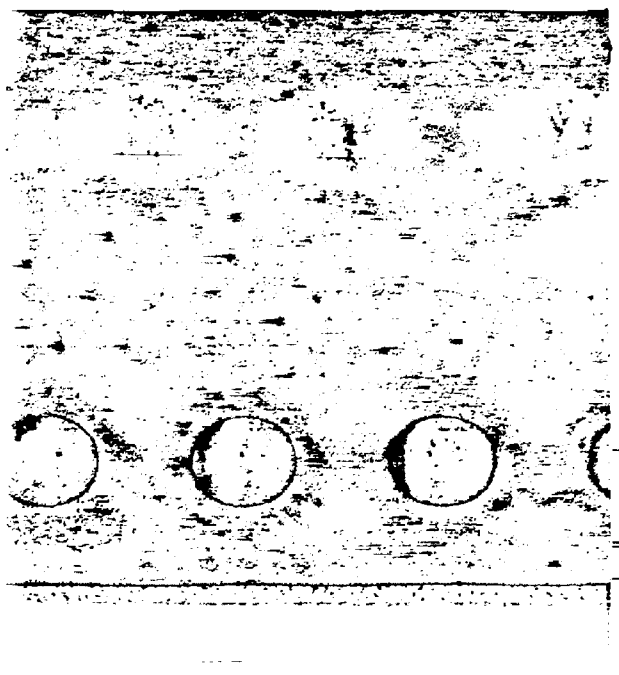
NOTARY PUBLIC STATE OF TENNESSEE AT LARGE WILLIAMSON CO.

0254139
IDENTIF. & REFERENCE

96 DEC -9 PM 2:04

REGISTER'S OFFICE
DAVIDSON COUNTY, TN.

3713 12/09 0101 03CHECK 536-53



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

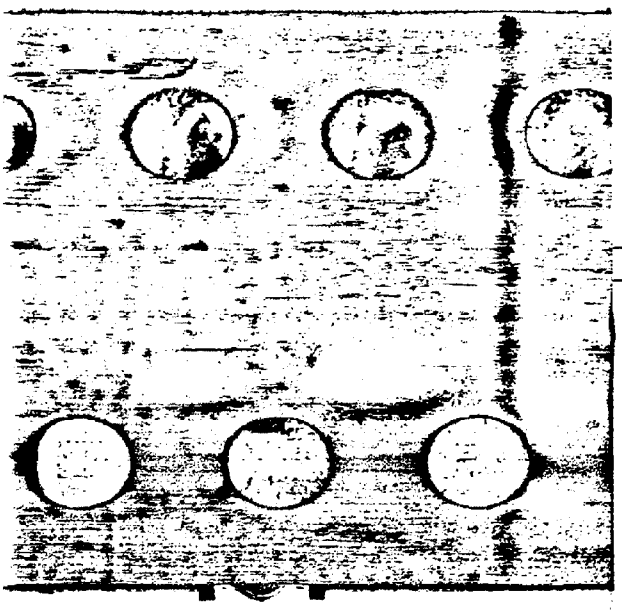
RECEIVED OF _____

FOR _____

BOOK 10285 PG 153

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
142575.00
CON TX 527.53
PRFEE 1.00
WDEED 8.00
TOTAL 536.53
CHECK 536.53

12/09/96 01 14:04 0001 3713

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02541139
IDENTIF. & REFERENCE

96 DEC -9 PM 2:04

REGISTER
DAVIDSON COUNTY, TN.

No. 1096353