BOX #19B

G#97-4-42K

WARRANTY DEED

SCOTT D WEISS NOTARY PUBLIC AT LARGE DAVIDSON CO. TN

FILED 11437.834

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 105,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF April 19 97

Notary Public

MY COMMISSION EXPIRES: July 24, 1999
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
PETER WEISS, ATTORNEY AT LAW, 761 Old Hickory Blvd, Suite 102, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO: MORTGAGEE:	MAP-PARCEL NUMBERS
MARTIN L. RIDGLEY	NATIONSBANC MORTGAGE CORPORATION	MAP 162-16-0-E
(NAME)	(NAME)	
1440 Bell Trace Drive	P. O. Box 105076	PARCEL 051co
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Atlanta, GA 30348-5076	FB #05DU-78110
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

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, MCR DEVELOPMENT CORP., A TENNESSEE CORPORATION

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO MARTIN L. RIDGLEY AND ROBYN L. RIDGLEY, HUSBAND AND WIFE

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, Tennessee, being Lot No. 20 on the Plan of Bell Crest, Section Two, a Planned Unit Development, as of record in Book 9700, Page 20, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

BEING part of the same property conveyed to MCR Development Corp., by Quitclaim Deed from William L. Rudolph, of record in Book 9478, Page 938, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to Declaration of Covenants, Conditions and Restrictions, of record in Book 9408, Page 320, and Supplement and Amendments of record in Book 9613, Page 20, and in Book 9892, Page 927, said Register's Office; By-Laws of Bell Crest Homeowners' Association, Inc., of record in Book 9408, Page 334, said Register's Office; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been prorated and assumed by the Grantees herein.

unimproved ( )
This is improved (X) property, known as 1440 Bell Trace Drive, Antioch, TN 37013
(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 30th day of April 1997

MCR DEVELOPMENT CORP., A TENNESSEE CORPORATION

By:

JERRY J. CALDWELL, SECRETARY/TREASURER

DCTN01WC

1437 835

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, ______________________, a Notary Public in and for said County and State, the within named ______________________

the bargainor ______ with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that ______ executed the within instrument for the purposes therein contained. Witness my hand and official seal at ______________________, Tennessee, this ____________ day of ______________________ 19______ .

Commission expires ______________________ ______________________

Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared JERRY J. CALDWELL

xxx ______________________ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the Secretary/Treasurer

xxx ______________________ xxxxxxxxx of the MCR DEVELOPMENT CORP.

the within named bargainor, axx corporation, and that he as such Secretary/Treasurer

xxx ______________________ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said JERRY J. CALDWELL

as such Secretary/Treasurer xxxxxxxxxxxxxxxxxxxxxxxxxx

xxxxx ______________________ .

Witness my hand and official seal at office at Brentwood, TN on this the 30th day of April 1997 .

My commission expires July 24, 1999

Notary Public

NOTARY PUBLIC
COUNTY

5941 05/01 0101 03CHECK 400.83

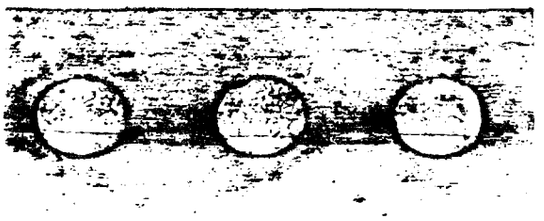
0300264

IDENTIF... ...ANCE

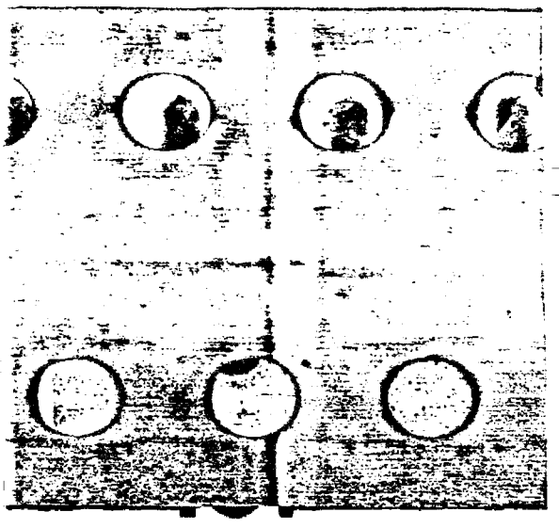
97 MAY -1 PM 2:49

...REGISTER
DAVIDSON COUNTY, TN

DCTN01WC







OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10437 PG 836

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 105900.00
				CON TX 391.83
				PRFEE 1.00
				WDEED 8.00
				TOTAL 400.83
				CHECK 400.83
05/01/97	01			14:52 0001 5941

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0300264
IDENTIF. & REFERENCE

97 MAY -1 PM 2:49

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1146026