Exhibit 48

WARRANTY DEED

BOOK 10440 PG 220

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 127,900.00

Margaret Ann Weathers
Affiant

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

Notary Public

MY COMMISSION EXPIRES: May 16, 1999
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Lassiter, Tidwell & Hildebrand, P.O. Box 1369, Brentwood, TN 37024

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Margaret Ann Weathers (NAME)	Home Mortgage, Inc. (NAME)	183-05-0-A
916 Colo Cove (ADDRESS)	118 Arrowhead Drive (ADDRESS)	076.00CO
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Hendersonville, TN 37075 (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, Claridge Builders Co., LLC

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Margaret Ann Weathers

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. 408 on the Plan of October Woods, Phase One, Section Three, of record in Plat Book 7900, Page 909 and amended in Book 9700, page 229, 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 Claridge Builders Co., LLC, by deed from October Woods, L.P., of record in Book 10187, Page 912, Register's Office for Davidson County, TN.

Subject to declaration of restrictive covenants of record in Book 9840, Page 276, Book 10181, page 986, By-Laws in Book 9840, page 267, Easement in Book 8443, page 75, Agreement in Book 9771, page 560 and Book 10010, page 50, Restrictions in Book 5047, page 661 and Book 5047, page 656 and Charter in Book 9840, page 259, and all matters shown on the Plan of Record.

0300817

IDENTIFICATION REFERENCE

97 MAY -2 PM 2:37

REGISTER
DAVIDSON COUNTY, TN.

6524 05/02 0101 03CHECK 482.23

unimproved (
This is improved ( ) property, known as 916 Colo Cove, 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 19 97

Claridge Builders Co., LLC
By: Paul E. Johnson
Paul E. Johnson, Manager

STATE OF TENNESSEE
COUNTY OF

BOOK 10440 PG 221

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

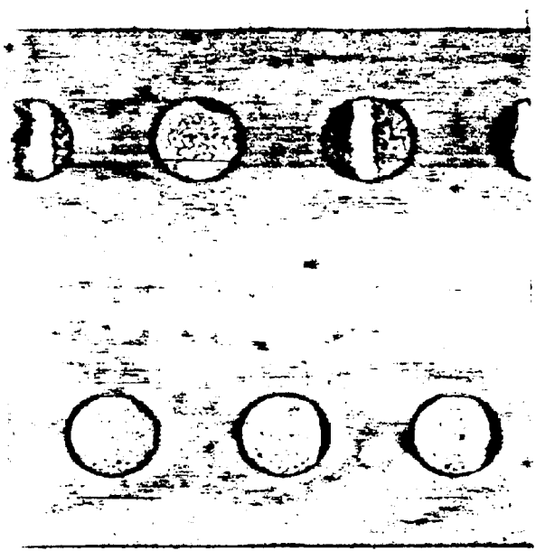
STATE OF TENNESSEE
COUNTY OF WILLIAMSON

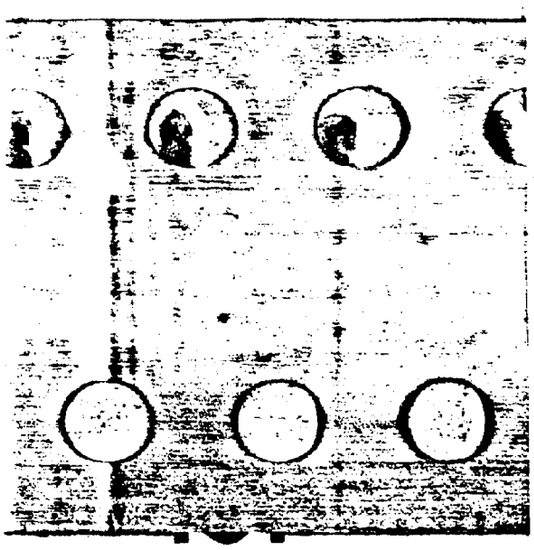
Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Paul E. Johnson and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the Manager and _____ respectively of the Claridge Builders Co., LLC the within named bargainor, and corporation, and that he as such Manager and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Paul E. Johnson as such Manager, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Brentwood, TN on this the 30th day of April 19 97 .

My commission expires May 16, 1999

_____
Notary Public





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10440 PG 222

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	127900.00
			CON TX	473.23
			PRFEE	1.00
			WDEED	8.00
			TOTAL	482.23
			CHECK	482.23
05/02/97		01	14:44 0001	6524

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0300817

IDENTIF. ↑ REFERENCE

97 MAY -2 PM 2:37

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1146602