STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $99,900.00.

Regina Brooke Earheart
Affiant

My Commission Expires: My Commission Expires MAR. 24, 2001

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF June, 1997.

Ruth Ann Williams
Notary Public

(AFFIX SEAL)

RUTH ANN WILLIAMS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

WARRANTY DEED

THIS INSTRUMENT PREPARED BY:
Madison Title Company
101 Shepherd Hills Drive
Madison, Tennessee 37115

ADDRESS NEW OWNER(S):	SEND TAX BILLS TO:	MAP & PARCEL NOS
Norman H. Russell et ux Kristi R. Russell 709 Stone Hedge Drive Old Hickory, TN 37138	SAME	53-16-238.00

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00) cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged,

We, **Universal Builders, L.L.C.** (the "Grantors") have this day bargained and sold, and do hereby transfer and convey unto the said **Norman H. Russell and wife, Kristi R. Russell**, (the "Grantee"), their successors and assigns, certain real estate located in Davidson County, Tennessee, described as follows, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 3 on the Plan of Stone Hedge, Section 2, as of record in Plat Book 9700, page 185, as amended in Book 10159, page 42, Register's Office for Davidson County, Tennessee, to which reference is made for a more complete description.

BEING the same property conveyed to Universal Builders, L.L.C. by quitclaim deed recorded simultaneously herewith.

SAID property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises.

THIS is improved/unimproved property known as 709 Stone Hedge Drive, Old Hickory, Tennessee 37138.

TO HAVE AND TO HOLD said real estate, with the appurtenance, estate, title and interest thereto belonging, to the Grantee, their successors, heirs and assigns forever, we covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and the same is unencumbered, except as stated herein.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Grantee, their successors, heirs and assigns, against the lawful claims of all persons.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS our hand(s) this the 25th day of June, 1997.

UNIVERSAL BUILDERS, L.L.C.

By: _____
BUTCH EARHEART / MANAGER

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public in and for said County, and State, personally appeared, Butch Earheart, with whom I am personally acquainted and who, upon oath, acknowledged himself to be the manager of Universal Builders, L.L.C., the within-named bargainor, being authorized so to do, executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal this the 25th day of June, 1997.

_____
NOTARY PUBLIC

My Commission Expires: My Commission Expires MAR. 24, 2001

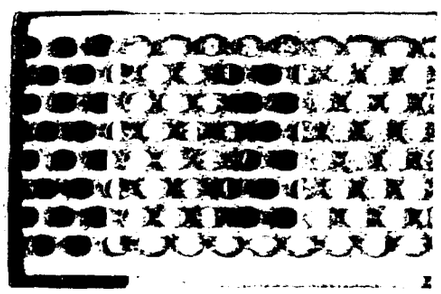
NOTARY PUBLIC AT LARGE

8925 06/30 0101 03CHECK 378.63

0321207
IDENTIFICATION REFERENCE

97 JUN 30 PM 1:50

FELIX A. [illegible] REGISTER
DAVIDSON COUNTY, TN.



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

BOOK 10510 PG 392

RECEIVED OF _____

FOR _____

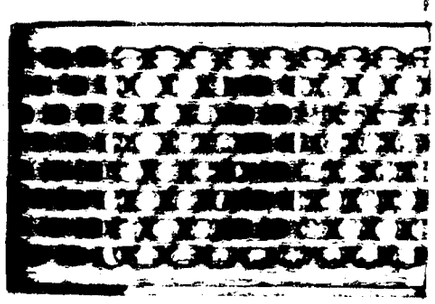
CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
				CAMT 99900.00
				CON TX 369.63
				PRFEE 1.00
				MDEED 8.00
				TOTAL 378.63
				CHECK 378.63
			06/30/97 01	13:52 0001 8925

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



032 1207
IDENTIFICATION REFERENCE

97 JUN 30 PM 1:50
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1168520