STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 110,500.00

Divine D. Elkins
Affiant

My Commission Expires:

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 2nd DAY OF June, 1997.

Denise Baker
Notary Public

(AFFIX SEAL

My Commission Expires MAY 29 2000

DENISE BAKER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

WARRANTY DEED

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

Mad

ADDRESS NEW OWNER(S):
Divine D. Elkins
824 Stone Hedge Court
Old Hickory, TN 37138

SEND TAX BILLS TO:
SAME

MAP & PARCEL NOS.
53-16-257.00

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 **Divine D. Elkins**, (the "Grantee"), her successors and assigns, certain real estate located in Davidson County, Tennessee, described as follows, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 38 on the Plan of Stone Hedge, Section 3, as of record in Plat Book 9700, page 219, 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 824 Stone Hedge Court, 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 27th 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 wuthorized so to do, executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal this the 27th day of June, 1997.

_____
NOTARY PUBLIC

My Commission Expires: My Commission Expires JAN 29 2000

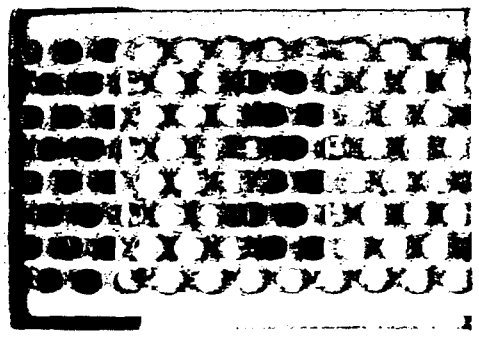
NOTARY PUBLIC AT LARGE DAVIDSON

9126 06/30 0101 03CHECK 417.85

03214405
IDENTIF # REFERENCE

97 JUN 30 PM 3:35

FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.



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

BOOK 10511 PG 127

RECEIVED OF _____

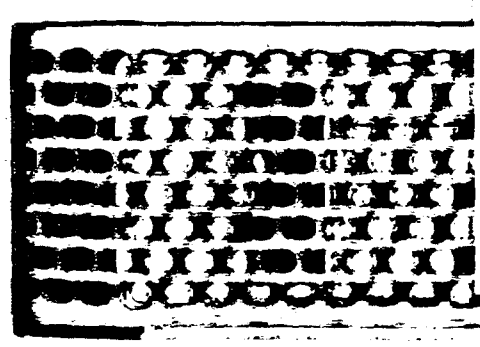
FOR _____

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
110500.00
CON TX 408.85
PRFEE 1.00
WDEED 8.00
TOTAL 417.85
CHECK 417.85
06/30/97 01 15:38 0001 9126

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0321405
IDENTIF. ↑ REFERENCE

97 JUN 30 PM 3:39
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1168718