This instrument prepared by:
Joseph B. Pitt, Jr., Attorney
414 Union Street, Suite 1800
Nashville, TN 37219
File No. 00283222

BOOK 10526 PG 308

FILE BOX 45

WARRANTY DEED

ADDRESS NEW OWNER(s) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Christopher S. Richards	**Principal Residential Mortgage**	Field Book 02DX 09537
(NAME) **3520 Longhaven Crossing**	(NAME) **711 High Street**	Map 164-13
(STREET ADDRESS OR ROUTE NUMBER) **Antioch, Tennessee 37013**	(STREET ADDRESS) **Des Moines, IA 50392-0760**	Parcel 14
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION of the sum of Ten dollars and no/100 ($10.00), cash in hand paid by the Grantee(s) and other good and valuable considerations accepted as cash, the receipt and sufficiency of which is hereby acknowledged, Mark D. Rumsey and wife, Colleen A. Rumsey *have this day bargained and sold, and do hereby transfer and convey unto the said* **Christopher S. Richards and Susan H. Richards** *the Grantees herein, their (successors), heirs and assigns, certain real estate in* Davidson *County,* Tennessee *as follows:*

Land in Davidson County, Tennessee, being Lot No. 313 on the Plan of Section One, Asheford Crossing, of record in Book 7900, page 937, Register's Office for said County, reference to which is hereby made for a more complete and accurate description.

Being the same property conveyed to Mark D. Rumsey and wife, Colleen A. Rumsey by Warranty Deed from Phillips Builders, Inc., of record in Book 9848, page 703, Register's Office for Davidson County, Tennessee.

STATE OF Tennessee
COUNTY OF Davidson
Subscribed and sworn to before me this the 8th *day of* July *19* 97

Affiant

My commission expires: 1-20-99 *(Affix Seal)*

Notary Public

The actual consideration or value whichever is greater, for this transfer is $135,350.00

LAURA C. PETTY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

This is unimproved ( ) property, known as 3520 Longhaven Crossing (House Number) (Street) Antioch (P.O. Address) TN 37013 (City or Town)
improved (X)

TO HAVE AND TO HOLD said real estate, with the appurtenance, estate, title and interest thereto belonging, to the Grantees 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 that the same is unencumbered, except for those encumbrances set forth hereinafter.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Grantees, their (successors), heirs and assigns, against the lawful claims of all persons, claimimg by, through or under the grantor.

Whenever 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 our hand this 2nd *day of* July, *19* 97, *the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.*

Mark D. Rumsey

Colleen A. Rumsey

STATE OF TENN)
COUNTY OF Wilson Co)s.s.

On 7/2/97 before me, TODD MEYER a Notary Public in and for said County and State, personally appeared MARK D Rumsey personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal

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Signature _____

This area for official notarial seal

NOTARY PUBLIC LARC

STATE OF TENN
COUNTY OF Wilson Co

Before me, TODD MEYER, *a Notary Public of the State and County aforesaid, personally appeared* MARK D Rumsey, *with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged* _____ *self to be* _____ *of the* _____, *the within named bargainor, a corporation, and that* _____ *he as such* _____ *being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by* _____ *self as* _____.

Witness my hand and official seal, at office in _____, *this* 2 *day of* July, 1997.

_____
Notary Public

My Commission Expires: 4/30/00

NOTARY PUBLIC WILSON CO. TN

Encumbrances:

1. Taxes for 1997 and all subsequent years.

2. Declaration of Covenants, Conditions and Restrictions of record in Book 9336, page 238, and in Book 9651, page 900, First Amendment in Book 9980, page 482, and Second Amendment of record in Book 10301, page 180, and By-Laws for Asheford Crossing of record in Book 9651, page 925, Register's Office for Davidson County, Tennessee.

3. Subject to all matters shown on the Plan of record in Book 7900, page 937, in said Register's Office.

4. Charter of Homeowner's Association of record in Book 9651, page 895, said Register's Office.

5. Subject to rights of others in and to the common areas/elements.

WARRANTY DEED

FROM

TO

3337 07/11 0101 03CHECK 513.80

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STATE OF Virginia }
COUNTY OF Fairfax }s.s.

On July 1, 97 before me, Mary Jo Wise, a Notary Public in and for said County and State, personally appeared Colleen A Rumsey personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Signature Mary Jo Wise

My Commission expires:
March 31, 2000

(This area for official notarial seal)

97 JUL 11 PM 2:07
ELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN

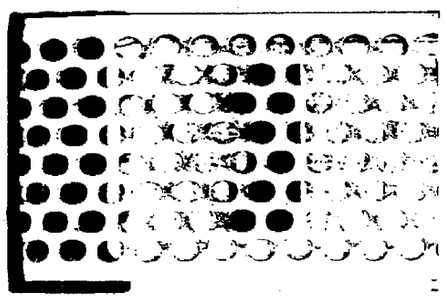
0325295
IDENTIF. & REFERENCE

REQUIRED NOTARY PUBLIC INFORMATION

Notary Public's Business Address: The Heritage Bank
813 Dolley Madison Blvd McLean, VA 22101

Notary Public's Business Phone: (703) 356-6060

Notary Public's Name: Mary Jo Wise
(Please print or type)



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

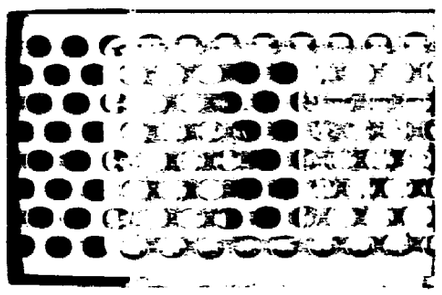
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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 135350.00
CON TX 500.80
PRFEE 1.00
WDEED 12.00
TOTAL 513.80
CHECK 513.80

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 0001 3337



0325295
IDENTIF. ↑ REFERENCE

97 JUL 11 PM 2:07

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1173082