STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $101,867.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 18th DAY OF July, 1997.

Notary Public

(AFFIX SEAL)

My Commission Expires: My Commission Expires JAN 20, 2000

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.
Michael J. Howard et ux. Heather L. Howard 805 Stone Hedge Court Old Hickory, TN 37138	SAME	53-16-243.00

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 **Michael J. Howard and wife, Heather L. Howard**, (the "Grantees"), 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. 24 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 805 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 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 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 Grantees, 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 18th day of July 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 18th day of July, 1997.

_____
NOTARY PUBLIC

My Commission Expires: My Commission Expires JAN. 29, 2000

0329618
IDENTIF. ▲ REFERENCE

97 JUL 24 AM 8:39

DAVIDSON COUNTY, TN

MAIL ENV.

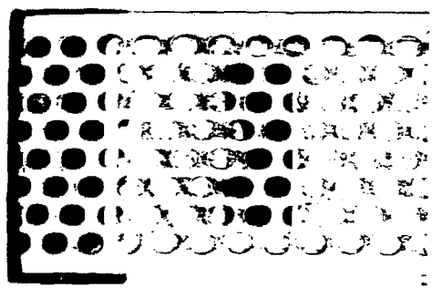
8160 07/24 0101 03CHECK 395.91

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____ BOOK 10540 PG 286

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 10,867.00

CON TX 376.91

PRFEE 1.00

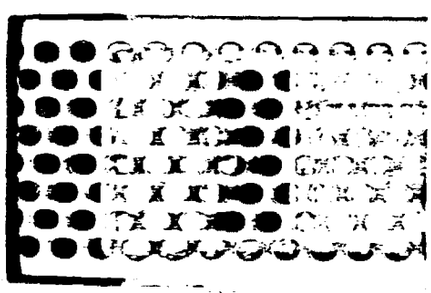
MISC 5.00

TOTAL 385.91

CHECK 385.91

07/24/97 01 09:58 0.01 R160

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0329618 IDENTIF. # REFERENCE

97 JUL 24 AM 8:59

DAVIDSON CO TN

No.1177827