FILED AT

WARRANTY DEED

STATE OF TENNESSEE BOOK 10594 PG 219
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 104,900.00

George Andrew Rowlett
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th DAY OF August, 19 97

Notary Public

MY COMMISSION EXPIRES: 3/20/01
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE DAVIDSON CO. TN

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
George Andrew Rowlett (NAME)	Biltmore Mortage Corporation (NAME)	MAP 161-10-0-A
5205 Cardiff Drive (ADDRESS)	4301 Hillsboro Road, Suite 300 (ADDRESS)	PARCEL 145-CO
Nashville, TN 37211 (CITY) (STATE) (ZIP)	Nashville, TN 37215 (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, Karen R. Gilchrist

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO George Andrew Rowlett and Cristina Maria Treiss, both unmarried, as joint tenants with right of survivorship.

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:

BEING Lot No. 121, Villages of Brentwood, Phase Two, of record in Plat Book 6250, Page 169, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Karen Reeves, unmarried by deed from Damon Seale and Wife, Terri S. Seale and E. Earle Seale, unmarried, of record in Book 7840, Page 588, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Book 6143, Page 11; Book 6398, Page 495; Book 6852, Page 497; Book 8507, Page 831; and Plat Book 6250, Page 169, Register's Office for said County.

This conveyance is subject to all terms and provisions of the By-Laws, of record in Book 6250, Page 169, said Register's Office.

Power of Attorney of record in Book 10594, Page 218, said Register's Office.

Karen Reeves and Karen R. Gilchrist are one and the same person.

unimproved ( )
This is improved (X) property, known as 5205 Cardiff Drive, Nashville, TN 37211
(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 29th day of August 19 97

Karen R Gilchrist by Martha E. Eger by her Attorney-in-fact
Karen R. Gilchrist

BOOK 10594 PG 220

FILE BO

STATE OF TENNESSEE
COUNTY OF

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

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ 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 _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____ .

My commission expires _____

_____
Notary Public

4382 08/03 0101 03CHECK 397.13

STATE OF Tennessee
COUNTY OF Davidson

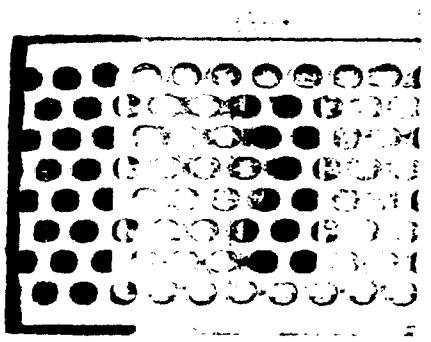
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, Martha Elzen, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument on behalf of Karen R. Gilchrist as her Attorney in Fact as the free act and deed of the within named Karen R. Gilchrist. Witness my hand and official seal at Nashville, Tennessee the 29th day of August, 1997.

My Commission Expires: 3/24/01

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON CO., TENN.

0344566
IDENTIF. & REFERENCE

97 SEP -3 PM 3:52
FELIX ... REGISTER
DAVIDSON COUNTY, TN.



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

RECEIVED OF _____

FOR _____

BOOK 10594 PG 221

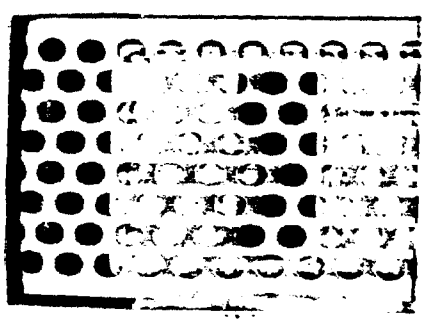
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 104900.00
CON TX 388.13
PRFEE 1.00
WDEED 0.00
TOTAL 397.13
CHECK 397.13

09/03/97 01 15:52 0001 4382

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



03445 66
IDENTIF. # REFERENCE

97 SEP -3 PM 3:52

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1193862