Exhibit 13

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON 10646 PG 666

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 326,777.74

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 14th DAY OF October 19 97

Notary Public

MY COMMISSION EXPIRES: (AFFIX SEAL)

ELIZABETH J. SMITH NOTARY PUBLIC AT LARGE DAVIDSON CO., TENN. My Commission Expires: 1-29-2000

THIS INSTRUMENT WAS PREPARED BY
CHARLES HILL BEATY BPR#2282, 5550 FRANKLIN ROAD, SUITE 103, NASHVILLE, TN 37220

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
DENISE A. NEWTON (NAME)	Countrywide Home Loans (NAME)	
103 FOREST PLACE CIRCLE (ADDRESS)	155 North Lake Avenue (ADDRESS)	131-5 C 103
NASHVILLE, TENNESSEE 37215 (CITY) (STATE) (ZIP)	Pasadena, CA 91109 (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, JOYCE DEVELOPMENT, a sole proprietorship

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO DENISE A. NEWTON, UNMARRIED

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:

Land in Davidson County, Tennessee, being Unit No. 103 on the Plan of The Hillsborough Condominiums, of record in Book 6250, Page 699, and as shown as Exhibit "B" to the Master Deed in Book 6822, Page 721, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Joyce Development by deed from Michael L. Joyce and wife, Sharon G. Joyce, of record in Book 10462, Page 779, Register's Office for Davidson County, Tennessee.

Subject to restrictions in Book 6566, Page 4; Book 6674, Page 583; Master Deed in Book 6822, Page 721; Easement in Book 6629, Page 484; Book 4161, Page 814; Book 4403, Page 627; Book 4377, Page 710; Agreement in Book 6702, Page 330; all matters on the plan of record.

unimproved ( )
This is improved (X) property, known as 103 FOREST PLACE CIRCLE, NASHVILLE, TENNESSEE 37215
(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 14th day of October 19 97

JOYCE DEVELOPMENT, a sole proprietorship

By:

MICHAEL L. JOYCE

BOOK 10646 PG 667

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Michael L. Joyce

the bargainor _____ with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 14th October, 1997.

Commission expires _____

Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

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

Witness my hand and official seal at office at NASHVILLE, TN on this the 14th day of October 1997.

My commission expires _____

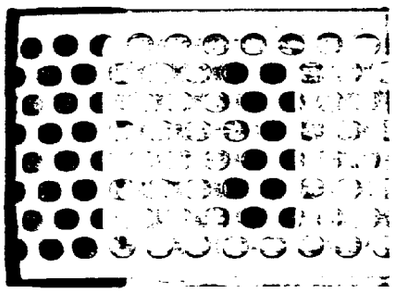
Notary Public

ELIZABETH J. SMITH NOTARY PUBLIC AT LARGE DAVIDSON CO., TENN. My Commission Expires: 1-29-2000

97 OCT 15 PM 2:02
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE 03359238

0136 10/15 0101 03CHECK 1218-08



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

RECEIVED OF _____

FOR _____

BOOK 10648 PG 668

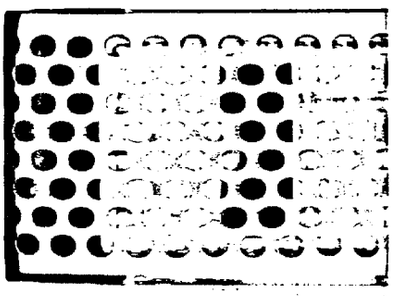
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 326777.74
CON TX 1209.08
PRFEE 1.00
WDEED 8.00
TOTAL 1218.08
CHECK 1218.08

10/15/97 01 14:00 0001 0136

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0359238
IDENTIFICATION REFERENCE

97 OCT 15 PM 2:02
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1209436