BOOK 10709 PG 620

Prepared by:
Amy R. Cross
Attorney at Law
7065 Moore's Lane
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $110,000.00

Steven J. Womack
Affiant

Subscribed and sworn to before me, this 26th day of November, 1997.

A R Cross
Notary Public
My commission expires 5/18/99

Address of New Owner:	Send Tax Bills to:	Tax Information
Steven J. Womack	InterFirst	161-14-O-B-120.00
120 Highland Villa Drive	777 E. Eisehower Ste 700	
Nashville, TN 37211	Ann Arbor, MI 48108	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, Ruth Marie Carter Klock (formerly known as Ruth Marie Carter), hereinafter called the Grantor, has bargained and sold, and do hereby transfer and convey unto Steven J. Womack, hereinafter called the Grantee his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Unit No. 120 of Highland Villa Condominiums, its horizontal property regime having been established by the Master Deed recorded in Book 7278, page 312 and amended in Book 7347, page 717, and Book 7352, page 630, as of record in Register's Office for Davidson County, Tennessee, reference to the plan thereof, Exhibit "B" to said Master Deed, being hereby made for full particulars.

Being the same property conveyed to Ruth Marie Carter, an unmarried person, (now known as Ruth Carter Klock, a married person) by deed from Cumberland Development Corporation of Mississippi, Inc., a Mississippi corporation, of record in Book 7370, page 434, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to the following: 1) Taxes for the year 1998, and subsequent years, which are not yet due and payable. 2) All matters shown on boundary Plan recorded in Book 6200, Page 473 for notes, easements and setback lines.3) Plan of record in Book 7278, pages 332 & 333 and as amended in Book 7467, page 850 and Book 7470, page 153, R.O.D.C. 4) Master Deed establishing an horizontal property regime for Highland Villa of record in Book 7278, page 312 and as amended in Book 7347, page 717; Book 7352, page 630; Book 7467, page 850; Book 7470, page 153; Book 7600, page 361; Book 8173, page 84; Book 8199, page 149 and Book 8765, page 610. 5) By-Laws of Highland Villa Homeowners' Association of record in Book 7278, Page 334 and amended in Book 8131, page 95; Book 8090,page 537; Book 8658, page 595; and Book 9730, pages 265, 268 & 271. 6) Charter of Highland Villa Homeowner's Association, Inc. of record in Book 7278, Page 310.

This property is improved property known as 120 Highland Villa Dr., Nashville, TN 37211

12/04 01 [illegible]

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, his heirs and assigns, forever. Grantor covenants with Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor does further covenant and bind herself, her heirs, assigns and representatives, to warrant and forever defend the title to said land to said Grantee, his 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 26 day of November, 1997.

Ruth Marie Carter Klock

Ruth Marie Carter Klock

Randolph L. Klock

Randolph L. Klock
who joins in this conveyance for the sole purpose of conveying any marital interest he may have.

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

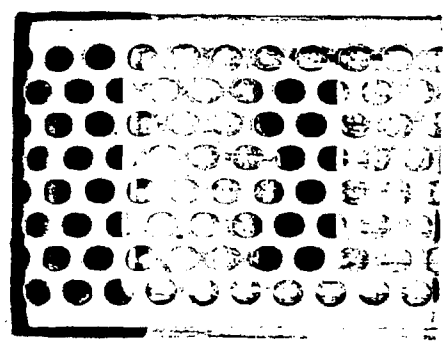
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Ruth Marie Carter Klock and Randolph L. Klock, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee, this 26th day of November, 1997.

Notary Public

My Commission expires: 5/8/99

03776803
IDENTIFICATION REFERENCE
'97 DEC -4 PM 2:44



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

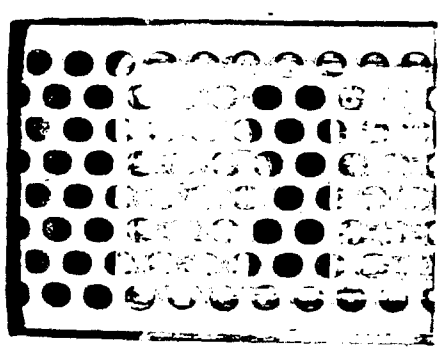
BOOK 10709 PG 822

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

CANT
11,000.00
CO TA 407.00
PRFEE 1.00
[illegible]
TOTAL [illegible]
CHECK 410.00
12/04/97 01 14:49 0001 7449

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0376803
IDENTIFICATION REFERENCE

97 DEC -4 PM 2:44

FELIX Z. WILSON
DAVIDSON COUNTY TN

No.1228261