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THIS INSTRUMENT PREPARED BY:
LARRY R. WILLIAMS, ATTORNEY
329 Union Street
P.O. Box 190632
Nashville, Tennessee 37219-0632

BOOK 10858 PG 586

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
EDGAR D. BERRIOS 3809 Chambers Drive Nashville, Tennessee 37220	RESOURCE BANCSHARES MORTGAGE GROUP, INC. P.O. Box 7036 Columbia, South Carolina 29202-7036	Map: 148-09 Parcel:11

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, RALPH W. GARRETT and wife, PATRICIA B. GARRETT (hereinafter "GRANTORS") have bargained and sold and do hereby allocate, transfer and convey unto the said EDGAR D. BERRIOS, an unmarried man (hereinafter "GRANTEE"), his heirs and assigns, a certain tract of real property located in Davidson County, more particularly described as follows, to wit:

> LAND in Davidson County, Tennessee, being Lot Number 8 on the Plan of Haywood Heights, Section II, as of record in Plat Book 2663 at page 13, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.
>
> BEING the same property conveyed to Ralph W. Garrett and wife, Patricia B. Garrett by deed from Jessie E. Eyers, an unmarried person, of record in Book 8231, page 31, Register's Office of Davidson County.

This is improved real property known as **3809 Chambers Drive, Nashville, Tennessee, 37211.**

TO HAVE AND TO HOLD said tract or parcel, with the appurtenances, estate, title and interest therein belonging to the said GRANTEE, his heirs and assigns forever.

The said GRANTORS do hereby covenant with the GRANTEE that they are lawfully seized and possessed of the said real property in fee simple and have good right to convey it and the same is unencumbered, except for:

1. Davidson County Property Taxes for 1998 which are prorated to the date of closing and assumed by the GRANTEE.

2. Matters set forth on the Plan of Haywood Heights, Section II, of record in Book 2663, page 13, Register's Office for Davidson County.

3. Restrictive Covenants of record in Book 2640, page 447, Register's Office of Davidson County and as amended in Book 3035, page 501, said Register's Office.

4. Sewer easement of record in Book 5799, page 451, Register's Office of Davidson County.

5. All other easements and restrictions of record, if any.

The said GRANTORS reserve possession of the subject property until March 29, 1998.

Except as set forth above, the undersigned GRANTORS do further covenant and bind themselves, their heirs and assigns to warrant and defend the title to said property to the said GRANTEE, his heirs and assigns against lawful claims of all other person or entities whomsoever.

WITNESS our hands this 26 day of March, 1998.

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RALPH W. GARRETT

PATRICIA B. GARRETT

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, RALPH W. GARRETT and PATRICIA B. GARRETT, the within named bargainors, 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 Nashville, Tennessee, this 26th day of March, 1998.

Notary Public

My Commission Expires:

2-27-01

LEOLI SHARBER NOTARY PUBLIC RUTHERFORD CO. TENN.

AFFIDAVIT OF VALUE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $83,000.00

EDGAR D. BERRIOS

Subscribed and sworn to before me this 26th day of March, 1998.

NOTARY PUBLIC

My Commission Expires: 2-27-01

LEOLI SHARBER NOTARY PUBLIC RUTHERFORD CO. TENN.

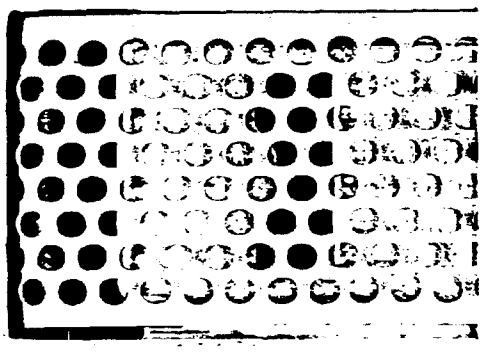
98 MAR 27 AM 9:22
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. + REFERENCE

04 17459

377 03/27 0101 03CHECK 316.10

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

RECEIVED OF _____

FOR _____

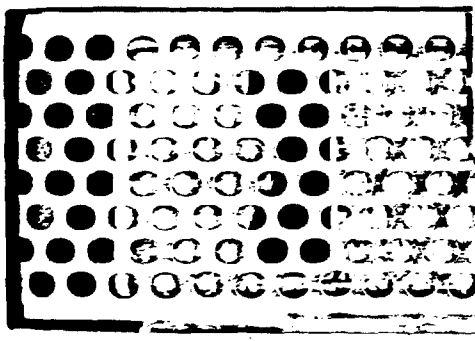
BOOK 10856 PG 588

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 83000.00
CON TX 307.10
PRFEE 1.00
MTFEE 8.00
TOTAL 316.10
CHECK 316.10
03/27/98 01 09:22 0001 1477

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



04 17449
IDENTIF. ↑ REFERENCE

98 MAR 27 AM 9:22
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1271758