After Recording Return To:
Residential Title & Escrow Corp.
599 W. Sam Ridley Parkway, Suite 107
Smyrna, Tennessee 37167

BOOK 10953 PG 438

--------SPACE ABOVE THIS LINE FOR RECORDING INFORMATION----------

WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of Ten and 00/100 Dollars cash in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, **WESTMINSTER HOMES INC.** , (hereinafter referred to as "Grantor") have this day bargained and sold and do hereby transfer and convey unto, **MICHAEL RAINEY AND WIFE SUSAN RAINEY** (hereinafter referred to as "Grantee") their heirs and assigns, forever, that certain parcel of real estate located in Davidson County, State of Tennessee, and being described as follows, to-wit:

A certain tract or parcel of real property located in Davidson County, State of Tennessee, more particularly described as follow, to-wit:

Land in Davidson County, Tennessee, being Lot No. 20 on the Plan of The Woodlands, Phase 2, as of record in Plat Book 6900, page 635, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being a portion of the same property conveyed to Westminster Homes, Inc., by deed from Richard Dial Builders, Inc., dated May 10, 1996, recorded May 15, 1996, of record in Book 10050, page 683, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said real estate, together with all of the appurtenances, estate and title thereunto belonging, unto the said Grantee(s), their heirs and assigns, forever.

The undersigned covenant with the said Grantee that they are lawfully seized and possessed of said parcel of real estate, and that they have a good right to convey the same and that it is unencumbered, except for the lien of current year's property taxes, which taxes have been prorated between the parties herein.

The undersigned further covenant and bind themselves, their heirs and assigns, to forever warrant and defend the title to said real estate to the Grantee(s), their heirs and assigns, against the lawful claims of all person, whomsoever.

Witness our hands this 27th day of May, 1998.

Westminster Homes Inc.

By: _____

Bob Yateman, its Vice President

3579 06/01 0101 03CHECK 608

98 JUN -1 AM 10:06

FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

0443846

IDENTIF. & REFERENCE

STATE OF TENNESSEE
COUNTY OF Rutherford

BOOK 10953 PG 439

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared, Bob Yateman, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged himself to be the Vice President, of the Westminster Homes Inc., the within named bargainor, a corporation, and that he as such Vice President, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Vice President.

Witness my hand and official seal this 27th day of May, 1998.

Melissa McBroom
Notary Public

My Commission Expires: _____

NOTARY PUBLIC AT LARGE
MELISSA McBROOM
RUTHERFORD COUNTY, TENNESSEE
My Commission Expires 1-22-99

STATE OF TENNESSEE
COUNTY OF Rutherford

The actual consideration or value, whichever is greater, for this transfer is $ 162,150.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

Michael J Rainey
Affiant

Subscribed and sworn to before me this 27th day of May, 1998.

Melissa McBroom
Notary Public

My Commission Expires: _____

NOTARY PUBLIC AT LARGE
MELISSA McBROOM
RUTHERFORD COUNTY, TENNESSEE
My Commission Expires 1-22-99

MAP AND PARCEL NUMBERS: Map 172-03-O-B Parcel 20.00

ADDRESS NEW OWNER:

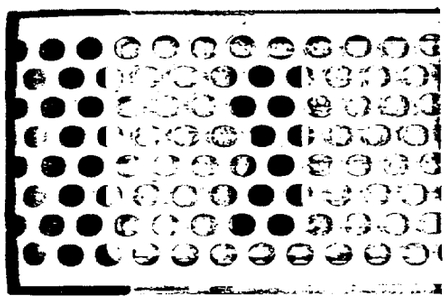
Michael Rainey and wife Susan Rainey
721 E. Woodland Trail
Nashville, TN

SEND TAX BILLS TO:

America's Wholesale Lender
4500 Park Granada
Calabasas, CA 91302-1613

THIS INSTRUMENT PREPARED BY:

Residential Title & Escrow Corp.
599 W. Sam Ridley Parkway, Suite 107
Smyrna, Tennessee 37167
File # 98050177



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10953 PG 440

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 162150.00

CON TX 599.96

PRFEE 1.00

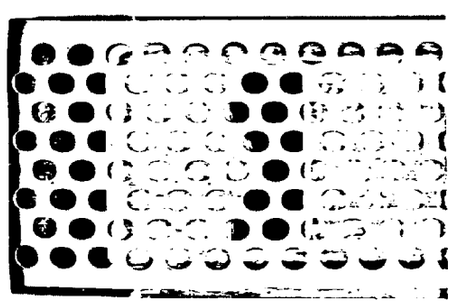
WDEED 8.00

TOTAL 608.96

CHECK 608.96

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

06/01/98 01 10:07 0001 3579



0443846

IDENTIF. & REFERENCE

98 JUN -1 AM 10:05

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1299519