WARRANTY DEED

THIS INSTRUMENT PREPARED BY

George E. Mudter, Jr., Atty.
229 Ward Circle, Suite C-11
Brentwood, Tennessee 37027

BOOK 10973 PG 799

First Title & Escrow Co.,Inc. #15519

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
STEVEN L. HIGDON (NAME)	Standard Federal Bank (NAME)	MAP 160-15
916 Ginger Court (STREET ADDRESS OR ROUTE NUMBER)	2600 W. Big Beaver Road (STREET ADDRESS)	PARCEL 36
Brentwood, Tennessee 37027 (CITY) (STATE) (P. O. ZIP)	Troy, Michigan 48084 (CITY) (STATE) (ZIP)	FB# 6DU 82591

FOR AND IN 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, GREGORY D. CHAPMAN AND WIFE, LAURA L. CHAPMAN

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO STEVEN L. HIGDON AND WIFE, DEBORAH W. HIGDON

HEREINAFTER CALLED THE GRANTEES, THEIR SUCCESSORS, 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 Lot No. 43 on the Plan of Phase 9, Hearthstone, as of record in Plat Book 6900, page 374, corrected in Book 7334, page 188, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Gregory D. Chapman and spouse, Laura L. Chapman by deed from William Rochfort and spouse, Renee Rochfort of record in Book 866, page 700, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to: (1) 1998 Taxes, which have been prorated and assumed by the Grantees; (2) Restrictions of record in Book 5409, page 485, Book 7302, page 92 and in Book 7053, page 982; (3) Charter of record in Book 6995, page 646; and (4) All matters appearing on the Plan of record in Plat Book 6900, page 374, corrected in Book 7334, page 188, said Register's Office.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

MAIL ENV.

98 JUN 11 PM 2:34

RECEIVED FOR RECORD AND RECORDED IN OFFICIAL RECORDS OF DAVIDSON COUNTY, TN

04194138

9579 06/11 0101 03CHECK 859.63

unimproved ( )
This is improved (XX) property, known as 916 Ginger Court, Brentwood, Tennessee 37027

TO HAVE AND TO HOLD the said tract or parcel of land, with the apurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors, 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, successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their successors, 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.

In witness whereof, the GRANTORS have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officer) on this 22nd day of May, 19 98

Gregory D. Chapman by Laura L. Chapman

GREGORY D. CHAPMAN BY: LAURA L. CHAPMAN, ATTORNEY-IN-FACT BY POWER OF ATTORNEY RECORDED SIMULTANEOUSLY HEREWITH

Laura L. Chapman

LAURA L. CHAPMAN

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

BOOK 10973 PG 800

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, LAURA L. CHAPMAN

with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand at office, this 22nd day of May, 19 98.

My commission expires 9/23/2000 Notary Public

STATE OF _____
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____

with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ of _____ the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand at Office, this _____ day of _____, 19____.

My commission expires _____ Notary Public _____

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for the said County and State, LAURA L. CHAPMAN, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Attorney-In-Fact for the said GREGORY D. CHAPMAN and is authorized by the said GREGORY D. CHAPMAN to execute this instrument on his behalf.

Witness my hand, at Office, this 22nd day of May, 1998.

Notary Public

My Commission Expires: 9/23/2000

STATE OF TENNESSEE
COUNTY OF Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 229,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF May, 19 98.

MY COMMISSION EXPIRES: 1-30-2002 (AFFIX SEAL) Notary Public

LORI C. WARREN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

WARRANTY DEED

FROM: GREGORY D. CHAPMAN AND WIFE, LAURA L. CHAPMAN

TO: STEVEN L. HIGDON AND WIFE, DEBORAH W. HIGDON

PLEASE RETURN TO:
First Title & Escrow Company, Inc.
Suite 11C The Paddock
229 Ward Circle
P.O. Box 926
BRENTWOOD, TENNESSEE 37024-0926

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10973 PG 801

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	
	229900.00
CON TX	850.63
PRFEE	1.00
WDEED	8.00
TOTAL	859.63
CHECK	859.63

06/11/98 01 14:27 0001 9579

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0449438

IDENTIFICATION REFERENCE

98 JUN 11 PM 2:34

REGISTER'S OFFICE
DAVIDSON COUNTY, TN.

No. 1305457