[ADDRESS NEW OWNER:	[SEND TAX BILLS TO:	[MAP-PARCEL NOS.]
[Lisa Romeo	[First Capital Mortgage	[Map 41-2]
[1300 Valley Trail	[Corporation	[Parcel 20]
[Whites Creek, Tn 37189	[II Chase Corporate Center[	]
[	[Birmingham, AL 35244 [	]
[This instrument prepared by: Robert J. Notestine, III, Attorney, 104 Woodmont		]
[Boulevard, Suite 115, Nashville, Tennessee 37205	98-05-6024	]
[		]

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ten ($10.00) Dollars cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, Homeowners Resource Corp., a Tennessee corporation (The "Grantor") has bargained and sold, and by these presents does transfer and convey unto Lisa Romeo, unmarried (The "Grantee"), Grantee's heirs and assigns, a certain tract or parcel of land in **Davidson County**, State of Tennessee, being more particularly described as follows, to wit:

Being Lot No. 20 on the Plan of Breckenridge Valley of record in Book 4460, page 167, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to Homeowners Resource Corp., a Tennessee corporation by Warranty Deed from Charles T. Levering and wife, N. Jean Levering of record in Book 10921 page 800, Register's Office for Davidson County, Tennessee.

This description is the same as was used in the last deed of record.

This conveyance is subject to taxes for the year 1998 and subsequent years, easements and restrictive covenants of record.

This is improved property commonly known as 1300 Valley Trail, Whites Creek, Tennessee 37189.

[STATE OF TENNESSEE)	]
[COUNTY OF DAVIDSON	]
[The actual consideration or value, whichever is greater for	]
[this transfer is $255,000.00.	]
[	]
[Affiant	]
[Subscribed and sworn to before me this	]
[2nd day of June, 1998.	]
[	]
[Notary Public	]
[My Commission Expires: 3-6-99	]

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantee, her heirs and assigns, forever. And Grantor does covenant with the said 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

except as set forth hereinabove.

And Grantor does further covenant and bind itself, its successors and assigns, to warrant and forever defend the title to the Property to the said Grantee, her heirs and assigns against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor has caused this Deed to be executed this 2nd day of June, 1998.

Homeowners Resource Corp., a Tennessee corporation

BY: [signature] for Attachment (Name) Gen Mgr (Title)

STATE OF TENNESSEE}
COUNTY OF DAVIDSON}

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared [signature], with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged ___self to be the Gen Mgr of Homeowners Resource Corp., a Tennessee corporation, and that he as such Gen. Mgr executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Gen Mgr.

WITNESS my hand and official seal at Nashville, Tennessee, this 2nd day of June, 1998.

[signature]
Notary Public

My Commission Expires: 3-6-99

NOTARY PUBLIC AT LARGE DAVIDSON CO. TENN

EXHIBIT A

Being Lot No. 20 on the Plan of Breckenridge Valley of record in Book 4460, page 167, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to Lisa Romeo, unmarried by Warranty Deed from Homeowners Resource Corp., a Tennessee corporation of record in Book 11021, page 820, Register's Office for Davidson County, Tennessee.

0462805
IDENTIF. ↑ REFERENCE

98 JUL 15 PM 2:19

[illegible] REGISTER
DAVIDSON COUNTY, TN.

3933 07/15 0101 CHECK 958-50

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

RECEIVED OF _____

FOR _____

BOOK 11021 PAGE 806

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	
				255000.00
			CON TX	943.50
			PRFEE	1.00
			WDEED	12.00
			CFEE	2.00
			TOTAL	958.50
			CHECK	958.50
07/15/98	01		14:22 0001	3933

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0462805
IDENTIF. & REFERENCE

98 JUL 15 PM 2:19

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No.1319630