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WARRANTY DEED

MARK W. KILPATRICK NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 327,561.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27 DAY OF July 1998

Notary Public

MY COMMISSION EXPIRES: 5-2-01
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
JOHN T. COOK, P.C., 2927 Berry Hill Drive, Nashville, TN 37204

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
GARY A. ZERHAN (NAME)	COUNTRYWIDE HOME LOANS, INC. (NAME)	MAP 172-09-0-A
6309 Banbury Station (ADDRESS)	4500 PARK GRANADA (ADDRESS)	PARCEL 018.00CO
Brentwood, TN 37027 (CITY) (STATE) (ZIP)	CALABASAS, CA. 91302-1613 (CITY) (STATE) (ZIP)	FB #06P-78402

FOR AND 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, WE, THE JONES COMPANY CUSTOM HOMES OF TENNESSEE, INC., A TENNESSEE CORPORATION

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO GARY A. ZERHAN AND WIFE, JILL A. ZERHAN

HEREINAFTER CALLED THE GRANTEES, THEIR 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. 18 on the Final Plat of Banbury Crossing, Third Revision of Section One, a Planned Unit Development, as of record in Book 9700, Pages 536 and 537, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

BEING part of the same property conveyed to Jones Land Company, LLC, by Deed from William Horace Swaim and Ruthene F. Swaim, spouse of William Horace Swaim, and Betty Swaim Mays, unmarried, of record in Book 10221, Page 213, and by Quitclaim Deeds of record in Book 10221, Pages 217, 220, and 224, Register's Office for Davidson County, Tennessee. And further conveyed to The Jones Company Custom Homes of Tennessee, Inc., a Tennessee corporation, by Quitclaim Deed from Jones Land Company, LLC, a Tennessee limited liability company, of record in Book 10880, Page 493, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to Declaration of Covenants, Conditions and Restrictions of record in Book 10369, Page 48, said Register's Office; Restrictions of record in Book 4148, Pages 75, 196, 247, 254, 264, and 292, and in Book 2438, Page 460, said Register's Office; easements and setback lines as set forth on the above plan of record; and taxes for the current year

CONTINUED

unimproved ( ) This is improved (X) property, known as 6309 Banbury Station, Brentwood, TN 37027
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their 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 and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their 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 day of 19
THE JONES COMPANY CUSTOM HOMES OF TENNESSEE, INC., A TENNESSEE CORPORATION

By:
JODIE P. WARLICK, ASST. VICE PRESIDENT

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

1167 08/03 01:01 03CHECK 1222.97

98 AUG -3 AM 8:49
FELIX Z. ELLSWORTH REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE

0469573

STATE OF TENNESSEE
COUNTY OF

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

the bargainor _____ with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____ executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____ day of _____ 19_____.

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

_____
Notary Public

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Before me, the undersigned, a Notary Public, within and for the State and County aforesaid, personally appeared JODIE P. WARLICK, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged herself to be the Assistant Vice President of THE JONES COMPANY CUSTOM HOMES OF TENNESSEE, INC., the within named bargainor, a Tennessee corporation, and that she as such Assistant Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by herself as such Assistant Vice President.

Witness my hand and official seal at Franklin, Tennessee, this 27 day of July, 1998.

My Commission Expires: 5-2-01

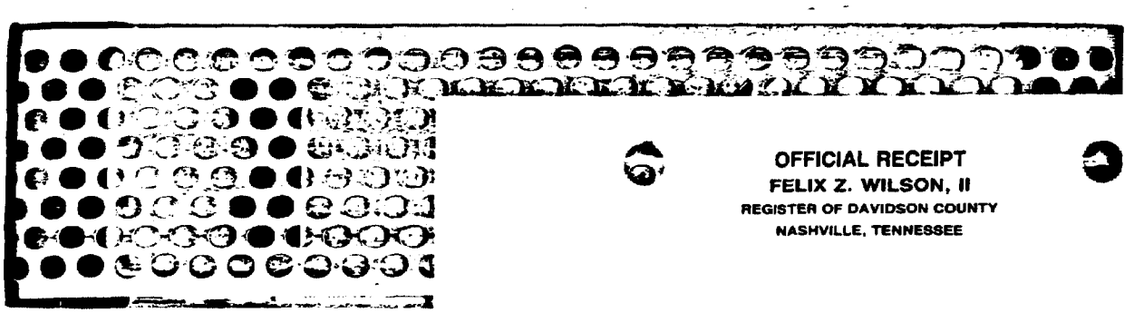
Mark W. Kilpatrick
Notary Public

LEGAL DESCRIPTION CONTINUATION

which have been prorated and assumed by the Grantees herein.

MARK W. KILPATRICK NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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



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

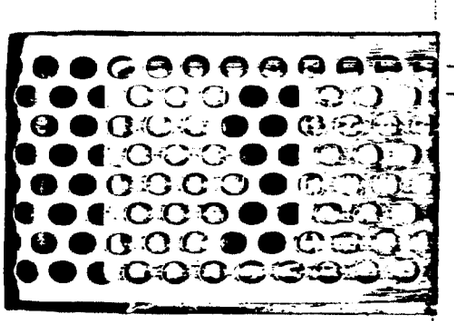
RECEIVED OF _____

FOR _____

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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARR.-NTY 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	
				327561.00
			CON TX	1211.97
			PRFEE	1.00
			WDEED	8.00
			CFEE	2.00
			TOTAL	1222.97
			CHECK	1222.97
		08/03/98	01	08:51 0001 1167



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0469573
IDENTIF. & REFERENCE
98 AUG -3 AM 8:49
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1326776