WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 122,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 8th DAY OF January 19 99

Notary Public

MY COMMISSION EXPIRES: 3/21/2001
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
SETCO, 5120 Virginia Way, Suite C22, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Duke S. Morgan	HomeBuyer's Mortgage, Inc.	161-110A-104
(NAME)	(NAME)	
487 Huntington Ridge	1802 Brightseat Road, Suite 300	
(ADDRESS)	(ADDRESS)	
Nashville, Tennessee 37211	Landover, MD 20785	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

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, Westminster Homes, Inc., a North Carolina corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Duke S. Morgan and wife, Peggy G. Morgan

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 Unit No. 110, on the Plan of Huntington Ridge Townhouse, of record in Book 4675, page 9, Register's Office for said County, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Westminster Homes, Inc. by deed from Richter Dial Builders, Inc., a Tennessee corporation, of record in Book 10673, page 656, Register's Office of Davidson County, Tennessee.

This conveyance is subject to: Taxes for 1999 and subsequent years, Declaration of Covenants, Conditions and Restrictions, and By-laws in Book 4729, page 687, Book 4889, page 905, Book 5394, page 243, Book 7423, Page 762, Storm Water Detention Agreements in Book 9732, page 551, and Book 9775, page 308, and subject to the Plan of record in Book 4675, Page 9, and rights of others in and to the common areas/elements, all of the above of record, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 487 Huntington Ridge, Nashville, Tennessee 37211
(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 8th day of January 19 99

Westminster Homes, Inc., a North Carolina corporation

By:

Robert A. Yeatman Vice President

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 WILLIAMSON

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Robert A. Yeatman and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the Vice President and _____ respectively of the Westminster Homes, Inc. the within named bargainor, and corporation, and that he as such Vice President 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 Robert A. Yeatman as such Vice President, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Brentwood, Tennessee 37027 on this the 8th day of January 1999.

My commission expires _____

B.T. HODGE
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.
My Commission Expires
November 4, 2001

B T Hodge
Notary Public

053 7291
IDENTIF. REFERENCE
99 JAN 15 AM 9:17
3299 01/15 0101 03CHECK 462.40

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11298 PAGE 957

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	CFEE - COMPUTER FEE	PRFEE - PROBATE FEE

	CAMT
	122000.00
CON TX	451.40
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	462.40
CHECK	462.40

01/15/99 01 09:15 0001 3299

0537291
IDENTIF. # REFERENCE

99 JAN 15 AM 9:17

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1412737