WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 172,225.00

Affiant

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

NOTARY PUBLIC AT LARGE

Notary Public

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

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

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
Frederick C. Ruggles, Jr. (NAME)	Chase Manhattan Mortgage Corp. (NAME)	172-3B-3
5345 Windy Pine Dr. (ADDRESS)	155 Franklin Rd., Ste. 350 (ADDRESS)	
Nashville, Tennessee 37211 (CITY) (STATE) (ZIP)	Brentwood, TN 37027 (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 of Tennessee, Inc., a North Carolina corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Frederick C. Ruggles, Jr.

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. 3 on the Plan of The Woodlands, Phase 2,, of record in Book 6900, page 635, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a complete and accurate description thereof.

Being part of the property conveyed to Westminster Homes of Tennessee, Inc., a North Carolina corporation, by deed from Richter Dial Builders, Inc., a Tennessee Corporation, of record in Book 10673, Page 659, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following: Taxes for the year 1999 which has been prorated, and payment thereof, by acceptance of this conveyance, is expressly assumed by Grantees; Declaration of Covenants, Conditions, and Restrictions for The Woodlands including but not limited to easements, assignments, special assessments, charges and liens, contained in an instrument of record in Book 7334, Page 109 Book 7408, page 250, Book 7516, page 37, Book 8464, page 463, Book 8622, page 390, Book 8634, page 224, and Book 8643, page 675, Register's Office for Davidson County, Tennessee; Charter for Woodlands Homeowner's Association, Inc., of record in Book 8454, page 246; Storm Water Detention Agreement of record in Book 7336, page 3; Easements for construction of sanitary sewer of record in Book 8541, page 225, Book 8541, page 230, and

CONTINUED ON PAGE TWO*

unimproved ( )
This is improved (X) property, known as 5345 Windy Pine Dr., 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 19th day of February 19 99

Westminster Homes of Tennessee

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 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 of Tennessee and 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 19th day of February 1999.

My commission expires 5/21/2001 Notary Public

SCOTT HUBBARD
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

* LEGAL DESCRIPTION CONTINUATION

Book 8541, page 235; Dedication for Common Area to the Woodlands Homeowners' Association of record in Book 8472, page 310; Subject to all matters shown on the Plan of record in Book 6900, page 635, Register's Office for Davidson County, Tennessee.

MAIL ENV.

0552651

99 FEB 24 PM 1:39

REGISTER
COUNTY, TN.

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11353 PG. 689

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

0552651

IDENTIF. & REFERENCE

99 FEB 24 PM 1:39

REGISTER
DAVIDSON COUNTY, TN.

[illegible] 01 13:37 [illegible] 8704

[illegible]
[illegible] $37.00
[illegible] 1.00
[illegible] 0.00
[illegible] 2.00
[illegible] $41.00
CHECK $40.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1428915