This Instrument Prepared By:
John T. Gwin, Attorney at Law
2800 North Mt. Juliet Road
Mt. Juliet, Tennessee 37122-3008 mail

ADDRESS NEW OWNER:
Michael Gay
716 Hallcrest Drive
Hermitage, Tennessee 37076

SEND TAX BILL TO:
Mortgagee

MORTGAGEE:
First Republic Mortgage Corporation
1000 North Chase Drive, Suite 120
Goodlettsville, Tennessee 37072

MAP **98-5**
GROUP **A**
PARCEL **72 CO**

BOOK 11540 PAGE 469

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named GRANTEE, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Beazer Homes Corp. d/b/a Philips Builders** hereinafter called the GRANTOR, has bargained and sold, and by these presents, does hereby transfer and convey unto **Michael Gay, unmarried**, hereinafter called the GRANTEE, his representatives and assigns, that certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

[illegible] 575.85

Land in Davidson County, Tennessee, being Lot No. 36 on the Plan of Section Two, Hampton Hall, of record in Book 9700, page 662, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to Phillips Builders, Inc. by deed of record in Book 10100, page 839, Book 10100, page 843; Book 10100, page 848; Book 10100, page 853 and Book 10102, page 637, Register's Office for Davidson County, Tennessee. By Articles of Amendment to the Charter of record in Book 9922, page 902 and by Corporate Resolution of record in Book 10079, page 172, said Register's Office, Phillips Builders, Inc. is now known as Beazer Homes Corp. d/b/a Phillips Builders.

This is improved property known as 716 Hallcrest Court, Hermitage, Tennessee 37076.

Taxes for the current year have been settled between the parties. This conveyance is made subject to all planning, zoning and health department rules and regulations that may affect the premises. This conveyance is also made subject to the following matters:

1. Subject to Real Property Taxes for 1999, a lien not yet due and payable. Map 98-5, Group A, Parcel 72 CO. If improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which the improvements are completed, as defined by Statute. Any applicable 1999 ad valorem real property taxes assessed by the Taxing Authority constitute a lien, due and payable.

2. Subject to restrictive covenants contained in an instrument of record in Book 10278, page 257; Book 10301, page 184 and amended in Book 10444, page 460, Book 10640, page 947 and Book 10956, page 520, said Register's Office, and to which instrument reference is here made for the complete and exact terms of said restrictive covenants. The mortgage policy to be issued in connection with this Commitment shall provide that said restrictive covenants have not been violated, and that violation will not result in reversion or forfeiture of title.

3. Subject to a Storm Water Dedication Agreement as set forth in an instrument of record in Book 11367, page 156, said Register's Office, to which instrument reference is here made for the exact terms and details thereof.

4. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plat Book 9700, page 662, Register's Office for Davidson County, Tennessee, including but not by way of limitation an Owner's Certificate; a 20 foot minimum building setback line and public utility easement from Hallcrest Court; health department rules and regulations; and a 10 foot easement for public utilities and drainage along the rear line(s) of said property. Reference is here made to said Plat for a more complete depiction of the terms and details thereupon.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, his heirs and assigns, forever; and GRANTOR does covenant with the said GRANTEE that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out; and,

GRANTOR does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, his heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS our hands this the 17th day of June, 1999.

Beazer Homes Corp. d/b/a Philips Builders

By: Ruth Lyon, Vice-President

STATE OF TENNESSEE)
COUNTY OF WILSON)

Before me, the undersigned authority of the State and County aforesaid, personally appeared **Ruth Lyon** with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath, acknowledged herself to be **Vice-President** of **Beazer Homes Corp. d/b/a Philips Builders**, the within named bargainor, a corporation, and that she as such authorized officer, with the authority so to do, executed the within Warranty Deed for the purposes therein contained by signing the name of the corporation as such authorized officer.

WITNESS my hand and official seal at office this 17th day of June, 1999.

Patricia M. Gwin
NOTARY PUBLIC

My Commission Expires: 1/30/2001

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $151,580.00.

AFFIANT

Subscribed and sworn to before me on this 17th day of June, 1999.

Patricia M. Gwin
NOTARY PUBLIC
My Commission Expires: 1/30/2001

99 JUN 23 PM 3:18

0603220

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11540 PAGE 472

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

0603220

IDENTIFICATION REFERENCE

99 JUN 23 PM 3:19

CAMT

	151580.00
CON TX	560.85
PRFEE	1.00
WDEED	12.00
CFEE	2.00
TOTAL	575.85
CHECK	575.85

06/23/99 01 15:24 0001 3399

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1481926