OLD REPUBLIC

National Title Insurance Company
344 Fourth Avenue North
Nashville, Tennessee 37219-2611

D. S. WELLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires September 23, 2000

BOOK 11618 PAGE 524

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 183,000.00

Sanjay Pandita
AFFIANT

SUBSCRIBED AND SWORN TO BEFORE, THIS THE 11th DAY OF August, 19 99.

D. S. Wells
NOTARY PUBLIC

My Commission expires: 9/23/2000

THIS INSTRUMENT PREPARED BY
Devereaux D. Cannon, Jr., Attorney, 344 Fourth Avenue, North, Nashville, TN 37219

NAME	ADDRESS	
NAME & ADDRESS OF PROPERTY OWNER: SANJAY PANDITA (NAME) 2317 Sunnett Place (ADDRESS) Nashville, TN 37211 (CITY) (STATE) (ZIP)	SEND TAX BILLS TO: SUNTRUST BANK, NASHVILLE, N.A. (NAME) 201 FOURTH AVENUE NORTH (ADDRESS) NASHVILLE, TN 37219 (CITY) (STATE) (ZIP)	MAP & PARCEL NUMBERS: 172-15A-242

Warranty Deed

For and in Consideration of the sum of $ 10.00 cash in hand paid by the hereinafter named grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, we

SCOTT EMMENS AND WIFE, SARA EMMENS

hereinafter called the **GRANTORS**, have bargained and sold, and by these presents do transfer and convey unto

SANJAY PANDITA AND WIFE, SONIA PANDITA

hereinafter called the **GRANTEES**, their heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 249 on the Plan of Holt Woods, Sectin Thirteen, of record in Plat Book 9700, pages 598 and 599, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Scott Emmens and wife, Sara Emmens, by deed from Claridge Builders Co., LLC, of record in Book 11417, page 75, said Register's Office.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

(SEE ATTACHED EXHIBIT "A")

RECEIVED
99 AUG 13 AM 11:02
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE

06240036

This is improved (X) unimproved ( ) property, known as 2317 Sunnett Place - Nashville, TN 37211 (House Number) (Street) (City) (State) (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. We do covenant with 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 set out herein. We do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the 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 our hands this 22 day of July, 19 99.

Scott Emmens
SCOTT EMMENS

Sara Emmens
SARA EMMENS

INDIVIDUAL ACKNOWLEDGMENTS:

STATE OF TENNESSEE }
County of Williamson }

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named SCOTT EMMENS AND WIFE, SARA EMMENS

_____, the bargainor(s), with whom I am personally acquainted (or proved to me in the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this 22 day of July, 1999.

My Commission expires:
5/28/03

Diane Chance
Notary Public

STATE OF TENNESSEE }
County of }

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

_____, the bargainor(s), with whom I am personally acquainted (or proved to me in 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 office this _____ day of _____, 19____.

My Commission expires:

_____
Notary Public

STATE OF TENNESSEE }
County of }

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

_____, the bargainor(s), with whom I am personally acquainted (or proved to me in 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 office this _____ day of _____, 19____.

My Commission expires:

_____
Notary Public

CORPORATE OR PARTNERSHIP ACKNOWLEDGMENT:

STATE OF TENNESSEE }
County of }

Before me, the undersigned authority, a Notary Public in and for the State and County aforesaid, personally appeared _____, with whom I am personally acquainted (or proved to me in the basis of satisfactory evidence), and who, upon oath, acknowledged _____self to be the _____ of _____, the within named bargainor, a corporation (or partnership), and that ____, as such officer (or partner), being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation (or partnership) by _____self as such officer (or partner).

Witness my hand and official seal at office this _____ day of _____, 19____.

My Commission expires:

_____
Notary Public

EXHIBIT "A"

1. Davidson County taxes for 1999, a lien, but not yet due and payable.

2. All matters shown on the Plan of record in Book 9700, pages 598 and 599, said Register's Office.

3. All matters on the plan of P.U.D. Boundary Addition to Bradford Hills, of record in Plat Book 9700, page 668, said Register's Office.

4. Easement for sanitary sewer and/or storm drainage to Metropolitan Government of Nashville and Davidson County of record in Book 10316, page 585, Register's Office for said County.

5. Restrictions of record in Book 9570, page 22 and Book 10800, page 575, said Register's Office.

6. By-Laws of record in Book 9570, page 13, said Register's Office.

7. Stormwater detention agreement between Paul E. Johnson and the Metropolitan Government of Nashville and Davidson County, of record in Book 10584, page 124, said Register's Office.

5792 08/13 0101 03CHECK 692.10

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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

BOOK 11618 PAGE 527

0624036
IDENTIF. # REFERENCE

99 AUG 13 AM 11:02
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CAMT	
	183000.00
CON TX	677.10
PRFEE	1.00
WDEED	12.00
CFEE	2.00
TOTAL	692.10
CHECK	692.10

08/13/99 01 11:01 0001 5792

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1503954