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File in Box # 4
#88-4-5

FORM NO. WD-1

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 125,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 6th DAY OF April, 19 88

Notary Public

MY COMMISSION EXPIRES: November 10, 1991

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Foley & Weiss, Attorneys, 1 Church St. Bldg. Suite 500, Nashville, Tennessee 37201
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO: MORTGAGEE	MAP-PARCEL NUMBERS
Tami R. Leonardo (NAME)	Citicorp Mortgage, Inc. (NAME)	Map 073-06
3818 Moss Rose Drive (STREET ADDRESS OR ROUTE NUMBER)	M.S. 309, P. O. Box 790009 (STREET ADDRESS)	Parcel 028
Nashville, Tennessee 37216 (CITY) (STATE) (P. O. ZIP)	St. Louis, MO 63179-0009 (CITY) (STATE) (ZIP)	FB#15DZ-35935

FOR AND IN 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, Michael Stuart Spence and wife, Ramona Eckert Spence

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Tami R. Leonardo and wife, Phyllis B. Leonardo, as tenants by the entirety

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. 5 on the Plan of Riverwood Lake Subdivision of the northeast part of Cooper Lands, of record in Book 974, Page 44, said Register's Office, and described according to a September 3, 1981, survey by John B. Kohl, III, Tennessee Registered Land Surveyor No. 100 as follows:

Beginning at a point in the centerline of Moss Rose Road at the common front corners of Lots Nos. 4 and 5; thence, with said centerline, southeastwardly 100 feet to a point; thence, leaving the centerline of said Road, northeastwardly 205 feet to the edge of a bluff; thence, continuing northeastwardly 125 feet to the low water mark of the Cumberland River; thence, with said low water mark, northwestwardly 100 feet, more or less, to the common rear corners of Lots Nos. 4 and 5; thence, leaving the low water mark of the Cumberland River, southwestwardly 135 feet to the edge of the bluff; thence, continuing, southwestwardly 220 feet to the point of beginning.

BEING the same property conveyed to Michael Stuart Spence and wife, Ramona Eckert Spence, by Deed from O. C. Temple, Jr., and wife, Joan K. Temple, of record in Book 6043, Page 942, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

Moss Rose Drive and Moss Rose Road are one and the same.

This is unimproved ( ) improved (XX) property, known as 3818 Moss Rose Drive (House Number) (Street) Nashville, TN 37216 (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 our hand s this 6th day of April, 19 88

Michael Stuart Spence
MICHAEL STUART SPENCE

Ramona Eckert Spence
RAMONA ECKERT SPENCE

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, Peter Weiss, a Notary Public in and for said County and State, the within named Michael Stuart Spence and wife, Ramona Eckert Spence

the bargainors, with whom I am personally acquainted, (or proved to me on 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 Nashville, Tennessee, this 6th day of April, 19 88.

Peter Weiss
Notary Public

Commission Expires November 10, 1991

STATE OF TENNESSEE
Davidson County

Before me, _____ a Notary Public in and for the State and County aforesaid, personally appeared _____

with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the _____ of the _____ a corporation, and that he as such _____, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as _____.

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

_____ Notary Public

Commission Expires _____

1956 04/06 0101 03CHECK 356.50

WARRANTY DEED

FROM
Michael Stuart Spence and wife, Ramona Eckert Spence

TO
Tami R. Leonardo

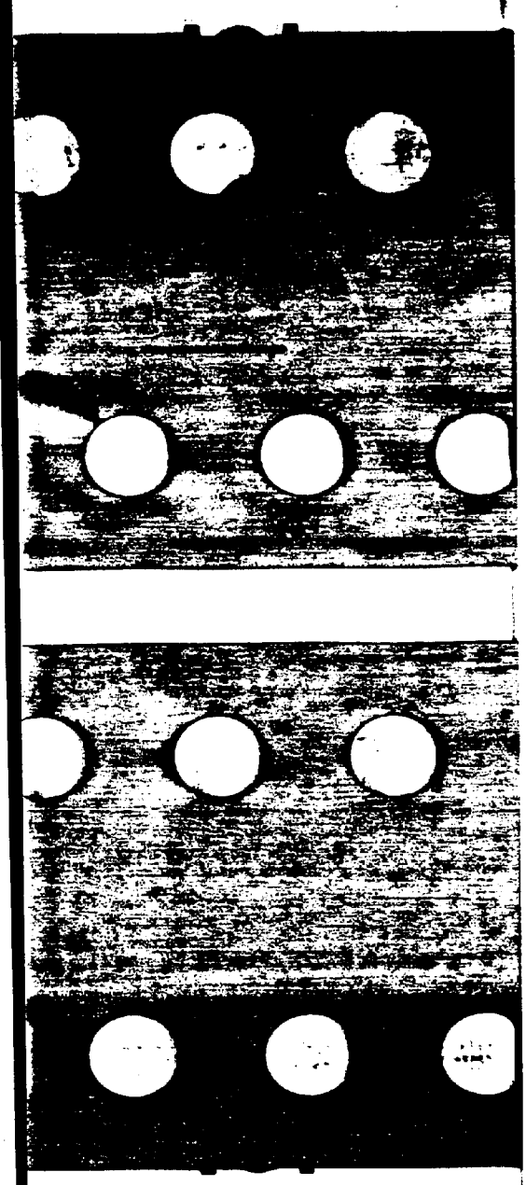
FOLEY & WEISS
ATTORNEYS AT LAW
SUITE 500
ONE CHURCH STREET BUILDING
NASHVILLE, TENNESSEE 37201

19290

IDENTIFICATION REFERENCE

APR 6 3 23 PM '88

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN



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 TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL
			CAMT	125000.00
			CON TX	350.00
			PRFEE	0.50
			WDEED	6.00
			TOTAL	356.50
			CHECK	356.50
04/06/88	01	15:23 0001		1956

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

19290

IDENTIFICATION REFERENCE

APR 6 3 23 PM '88

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 78144