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WARRANTY DEED

Name and Address of New Owner:

Thomas E. Phillips and Virginia T. Phillips
697 Harpeth Trace Drive
Nashville, TN 37221

Send Tax Bills To:

Bailey Mortgage Company
P.O. Box 1389
Jackson, MS 39205

Tax Map and Parcel/
Field Book

131-0[illegible]-G-004.00-CO
07DA9[illegible]01

REGISTER'S OFFICE
DAVIDSON COUNTY, TN
5[illegible] 3 52 PM '88
IDENTIFICATION REFERENCE
9 1 7 4 3.

FOR AND IN CONSIDERATION of the sum of Ten and no/100ths Dollars ($10.00), cash in hand paid to T.J. Neumann & Associates, Inc., Debtor-in-Possession, a Tennessee Corporation ("Grantor"), the receipt of which is hereby acknowledged by Grantor, and for other good and valuable consideration, Grantor has this day bargained and sold, pursuant to an Order Allowing Sale of Property Free and Clear of Interest of the United States Bankruptcy Court, Notice of Sale by Absolute Auction and Amendment and Correction of Notice of Sale by Absolute Auction, recorded November 4, 1988, of record in Book 7696, Page 912, in the Register's Office of Davidson County, Tennessee, and does hereby transfer and convey unto Thomas E. Phillips and wife Virginia T. Phillips ("Grantee"), their heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

> Land in Davidson County, Tennessee, being Lot No. 4 on the Plan of The Commons Subdivision of record in Book 6250, page 527, as amended in Book 6626, page 458, said Register's Office, to which reference is made for a more complete description.
>
> Being the same property conveyed to T.J. Neumann & Associates, Inc. by deed from George Gianikas, George Anton and Howard W. Anderson of record in Book 7063, page 948, said Register's Office.

Grantor assumes and agrees to pay the ad valorem taxes for the current year and Grantee shall pay the ad valorem taxes for all subsequent years.

There is excepted from the warranty hereof all building restrictions, protective covenants, and prior mineral reservations of record.

There is excepted from the warranty hereof all easements and rights of way of record or as shown on the plat of the respective subdivision, all as recorded in the Register's Office of Davidson County, Tennessee.

WITNESS THE SIGNATURE OF THE GRANTOR, this the 14th day of November, 1988.

T.J. NEUMANN & ASSOCIATES, INC.
a Tennessee Corporation

ATTEST:

BY: _____
T.J. Neumann
Its President

_____
Secretary

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, _____, a Notary Public of the State and County aforesaid, appeared T.J. NEUMANN, to me personally known who, being by me duly sworn, did say that he is President of T.J. NEUMANN & ASSOCIATES, INC., a Tennessee Corporation, and that said instrument was signed and delivered in behalf of said corporation, by authority of its Board of Directors, and said T.J. Neumann acknowledged said instrument to be the free act and deed of said corporation.

WITNESS MY HAND AND SEAL, in Nashville, Tennessee, this the 14th day of November, 1988.

_____
NOTARY PUBLIC

My Commission Expires:
10-24-91

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this conveyance, or value of the property conveyed, whichever is greater, is $ 240,000.00.

x Thomas E. Phillips
x Virginia F. Phillips
Affiant

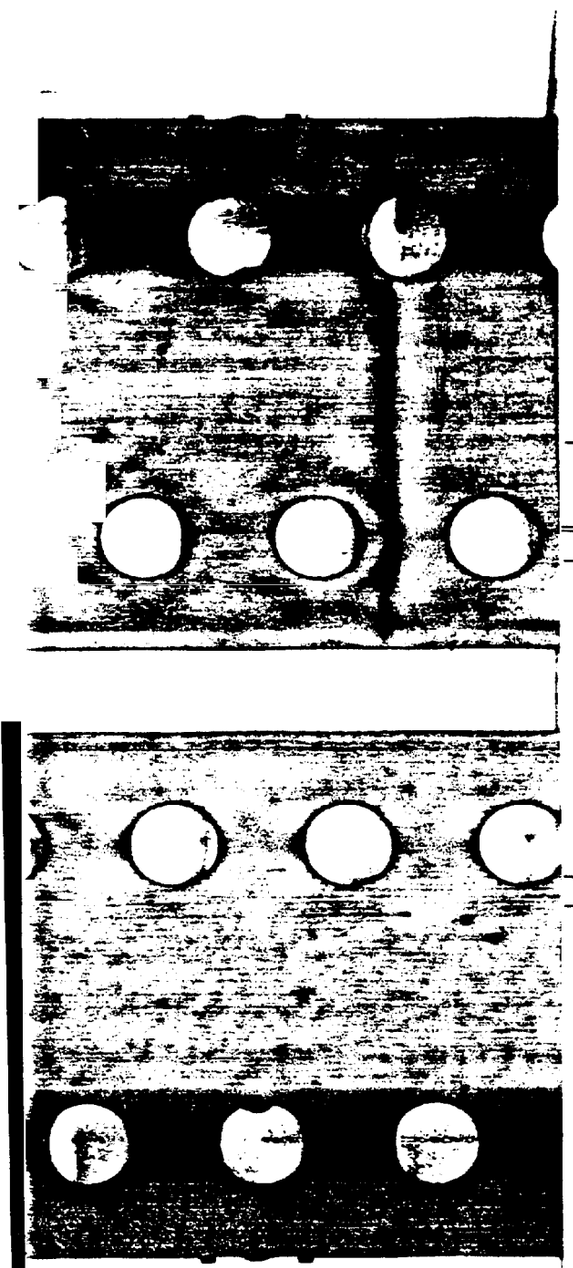
SWORN TO AND SUBSCRIBED BEFORE ME, a Notary Public of the State and County aforesaid, on the 9th day of November, 1988.

NOTARY PUBLIC

My Commission Expires:
January 11, 1992

This Instrument Prepared by:

John Howard Shows
200 South Lamar Street
P.O. Box 1389
Jackson, Mississippi 39215-1389
601/949-8023



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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 240000.00
CON TX 792.00
PRFEE 0.50
WDEED 9.00
TOTAL 801.50
CHECK 801.50

12/07/98 01 15:54 0001 5275

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

9 1 7 4 3:

IDENTIFICATION REFERENCE

Dec 7 3 52 PM '98

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 161477