ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
Charles M. Cummings	First Federal Savings Bank of Tennessee	69-0-4
(NAME)	(NAME)	
3965 Drakes Branch Road	101 W. Moore Street	24.05
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Nashville, TN 37218	Tullahoma, TN 37388	
(CITY) (STATE) (ZIP CODE)	(CITY) (STATE) (ZIP CODE)	

WARRANTY DEED BOOK 7776 PAGE 961

For and in consideration of the sum of ---------TEN----------($10.00)---------- DOLLARS

And other good and valuable consideration the receipt of which is hereby acknowledged, Cumberland Builders, Inc.

have bargained and sold, and by these presents do transfer and convey unto the said Charles M. Cummings and wife, Judy D. Cummings

the GRANTEES herein, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being a tract of land in the 13th Civil District of Davidson County, Tennessee, a being known as Tract I of the T.P. Mims land on Drakes Branch Road and being described as follows:

Beginning at an iron pin in concrete at the southeast corner of Lot 18 in Enchanted Hills, as of record in Book 3300, page 96, in the Register's Office for Davidson County, Tennessee, said iron pin being the southwest corner of the tract herein described; thence with the common line of Lot 18 and said Tract 1, North 28 degrees 49 minutes west a distance of 206.82 feet to an iron pin in the northeast corner of said Lot 18 and continuing in the same direction a distance of 18.9 feet to an iron pin, in all a distance of 225.72 feet; thence North 65 degrees 45 minutes east a distance of 104.5 feet to an iron pin; thence South 24 degrees 15 minutes east a distance of 225 feet to an iron pin on the north margin of Drakes Branch Road, a 50 foot road; thence with said north margin, South 65 degrees 45 minutes west a distance of 86.5 feet to the point of beginning and containing 0.49 acres, more or less.

Being the same property conveyed to Cumberland Builders, Inc., a Tennessee corporation by deed from Audie L. Wilkes, Jr., and wife Henrietta C. Wilkes of record in Book 6658, page 610, said Register's Office.

10594

IDENTIFICATION REFERENCE

FEB 22 10 20 AM '89

9119 02/22 0101 03CHECK 376.10

unimproved ( )
This is improved (X) property, known as 3965 Drakes Branch Road (House Number) (Street)

Nashville, Tn 37218
(P. O. Address) (City or Town) (Zip Code)

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.

Whenever 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 17th day of February, 19 89.

CUMBERLAND BUILDERS, INC.

By: Donald M. Smith
Donald M. Smith
Vice President

STATE OF TENNESSEE
COUNTY OF _____

BOOK 7776 PAGE 962

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 _____, this _____ day of _____, 19____.

My commission expires _____ Notary Public _____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Donald M. Smith and _____ with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged Donald M. Smith to be the President and _____ respectively of Cumberland Builders, Inc., the within named bargainor, a corporation, and that Donald M. Smith as such President and _____, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by the said _____ Donald M. Smith as President and attesting the same by the said _____ as _____.

Witness my hand and seal, at office in Nashville, Tennessee, this 17th day of February, 19 89.

RICHARD MANSON Notary Public

Commission expires 11/10/91

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of property (whichever is greater) is $ 112,000.00
This is equal to or greater than the property would bring at a fair and voluntary sale.

Charles M. Cummings

Sworn to and subscribed before me
this 17th day of February, 19 89

My commission expires 11/10/19 Notary Public

RICHARD MANSON

This instrument was prepared by:

THE LAW OFFICE OF RICHARD MANSON, 1314 5th Avenue North, Suite 300, Nashville, TN 37208

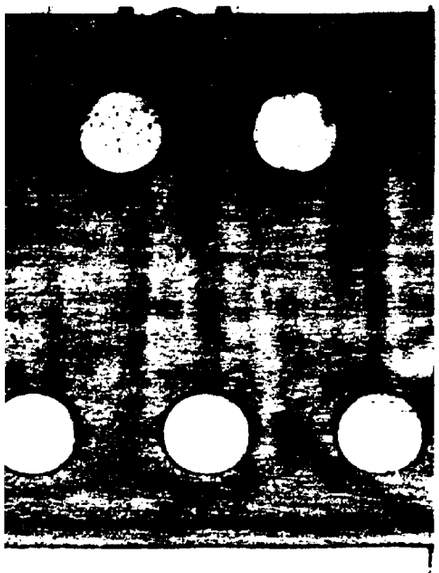
Name Address

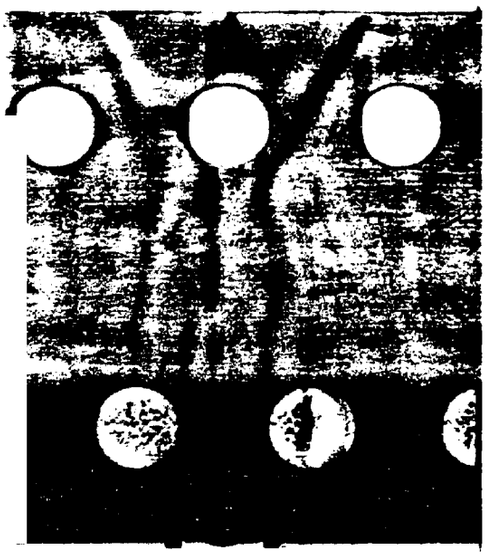
WARRANTY DEED

FROM CUMBERLAND BUILDERS, INC.

TO CHARLES M. CUMMINGS ET UX

Ticor Title Insurance Company
Public Square Building
344 4th Avenue North
NASHVILLE, TENNESSEE 37219





OFFICIAL RECEIPT

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 7776 PAGE 963

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 112000.00
CON TX 369.60
PRFEE 0.50
WDEED 6.00
TOTAL 376.10
CHECK 376.10

02/22/89 01 10:22 0001 9119

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

10594

IDENTIFICATION

FEB 22 10 20 AM '89

No. 183562