This instrument prepared by:
MID-STATE TITLE & ESCROW, INC.
GAYLE T. MOYER, ATTORNEY, 128 HOLIDAY COURT, SUITE 125, FRANKLIN, TN 37064

SEND TAX STATEMENTS TO:
Heritage Federal Savings and Loan Assn.
123 Fifth Avenue North
Franklin, Tenn. 37064

NAME OF MORTGAGEE:
Heritage Federal Savings and Loan Assn.

ADDRESS NEW OWNERS:
Earl Cullum
P. O. Box 707
Franklin, Tennessee 37064

MAP_____, GROUP___, PARCEL_____
Map and Parcel No. 160-6/31
Field Book No. OH 15645

WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN ($10.00) DOLLARS AND OTHER VALUABLE CONSIDERATION, cash in hand paid, the receipt of which is hereby acknowledged, I, ELLEN D. ANDRE, UNMARRIED, have this day bargained and sold and do hereby transfer and convey unto EARL CULLUM, his heirs and assigns, my one-half (1/2) undivided interest in and to the following described property:

Land in Davidson County, Tennessee, being Lot No. 202 on the Plan of Oak Hill Estates, Section One, of record in Book 3700, pages 118, 119 & 120, said Register's Office, to which reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Daniel G. Andre and wife, Ellen D. Andre by warranty deed of Gary G. Harber and wife, Cynthia Harber of record in Book 6580, page 499, Register's Office of Davidson County, Tennessee. Daniel G. Andre and Ellen D. Andre owned the above property as tenants in common pursuant to Final Decree in the matter of Ellen Denise Andre vs. Daniel Gates Andre, No. 87D-643, and recorded in Book 7363, page 358, Register's Office of Davidson County, Tennessee. By quitclaim deed of record in Book 7653, page 205, said Register's Office, Daniel G. Andre conveyed all of his right, title and interest in said property to Earl Cullum.

TO HAVE AND TO HOLD the said lands, with the improvements and appurtenances thereunto belonging to the said Earl Cullum, his heirs and assigns, forever.

AND GRANTOR COVENANTS with the said Earl Cullum, that she is lawfully seized and possessed of said land, in fee simple, has a good right to convey it, and that it is unencumbered, except as follows:

1. 1989 Davidson County Metropolitan taxes are a lien against the property, but are not yet due and payable. Map and Parcel No. 160-6/31; Field Book No. OH 15645.

2. Restrictive covenants contained in instrument of record in Book 4122, page 739, Register's Office of Davidson County, Tennessee.

3. All matters appearing on the Plan of Oak Hill Estates, Section One, of record in Book 3700, pages 118, 119 and 120, Register's Office of Davidson County, Tennessee.

4. Sanitary Sewers and/or Storm Drainage easement of record in Book 7688, page 166, Register's Office of Davidson County, Tennessee.

AND GRANTOR FURTHER COVENANTS and binds herself, her heirs and representatives, to warrant and forever defend the title to said property, to the said Earl Cullum, his heirs and assigns, against the lawful claims of all persons, whomsoever.

Witness my hand on this the 24th day of April, 1989.

Ellen D. Andre
ELLEN D. ANDRE

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared Ellen D. Andre, unmarried, the within named bargainor with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal at Franklin, Tennessee, on this the 24th day of April, 1989.

(SEAL)

Gayle D. Moyer
Notary Public

My Commission Expires:
4-23-91

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual value or consideration, whichever is greater, for this transfer is $ 40,000.00.

Earl Cullum

Sworn to and subscribed to before me, on this the 24th day of April, 1989.

(SEAL)

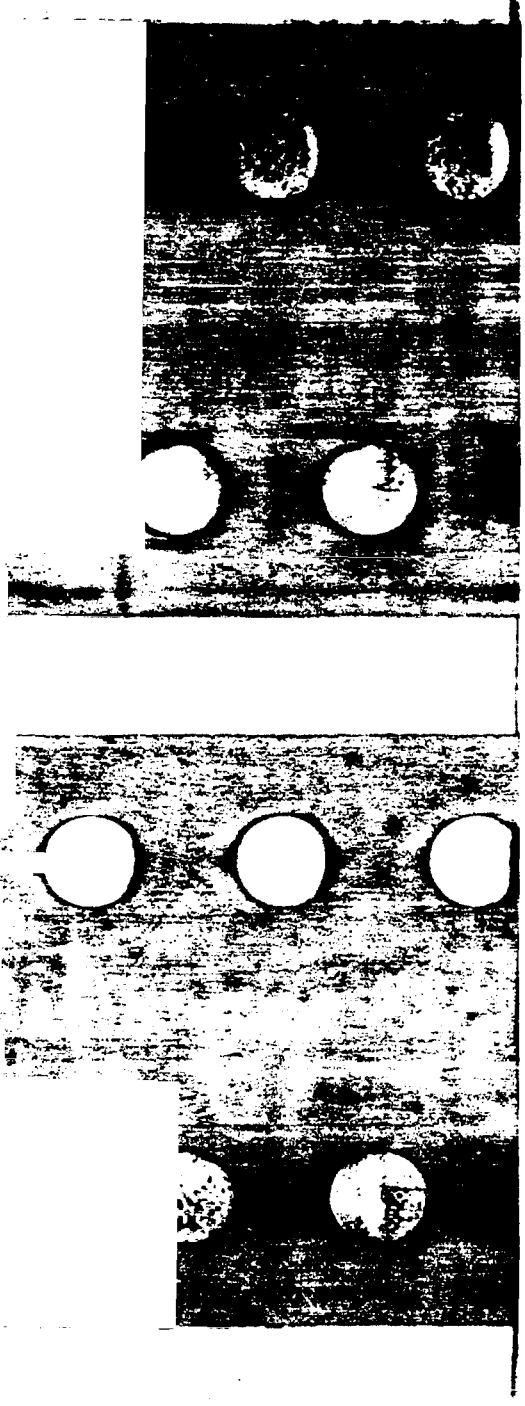
Gayle D Moyer

My Commission Expires:
4-23-91

2866

APR 28 12 49 PM '89

0247 04/28 0101 03CHECK 138.50



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 7827 PAGE 641

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 40000.00
CON TX 132.00
PRFEE 0.50
WDEED 6.00
TOTAL 138.50
CHECK 138.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 04/28/89 50 0001 0247

29666

APR 28 12 49 PM '89

No. 204574