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FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 72,500.00

Barbara A. Holtz
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 28th DAY OF April, 19 89

Notary Public

MY COMMISSION EXPIRES: March 11, 1991
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Mark A. Ellmore, Jr., Atty., 2815 Lebanon Rd, Suite 201, Nashville, TN 37214
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Barbara A. Holtz (NAME)	Empire of America Realty Credit Corp (NAME)	14 -5
2315 Rader Ridge Road (STREET ADDRESS OR ROUTE NUMBER)	100 Seneca Street (STREET ADDRESS)	Par 199
Antioch, TN 37013 (CITY) (STATE) (P. O. ZIP)	Buffalo, New York 14203 (CITY) (STATE) (ZIP)	

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 Southland II, Ltd.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Barbara A. Holtz, A Single Person

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. 161B Pebble Trace, Section 1 as of record in Book 6900, page 34, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Southland II, Ltd. by deed from Southland Properties of record in Book 7250, page 56, Register's Office for Davidson County, Tennessee.

Subject to restrictions of record in Book 7409, page 901, said Register's Office.

This conveyance is subject to any and all existing easements of record.

This is unimproved (xx) improved property, known as 2315 Rader Ridge Road, Antioch, Tennessee 37013
(House Number) (Street) (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 seised 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 my hand this 28th day of April, 19 89

Southland II, Ltd.

BY: Southland II, LTD (by) F. Don Montgomery

F. Don Montgomery

STATE OF TENNESSEE
Davidson County

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, and who acknowledged that _____ executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____ day of _____ 19___.

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
Davidson County

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared F. Don Montgomery and _____ with whom I am personally acquainted and who upon (his oath) (their several oaths) acknowledged (himself) (themselves) to be the _____ and _____ respectively of the Southland II, Ltd. the within named bargainor, a corporation, and that (he) (they) as such _____ and _____, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said F. Don Montgomery as such _____, and attesting the same by the said _____ as such _____

Witness my hand and official seal at office at Nashville, TN on this the 28th day of April, 19 89.

My commission expires March 11, 1991

_____
Notary Public

WARRANTY DEED

FROM
Southland II Ltd.

TO
Barbara A. Holtz
A Single Person

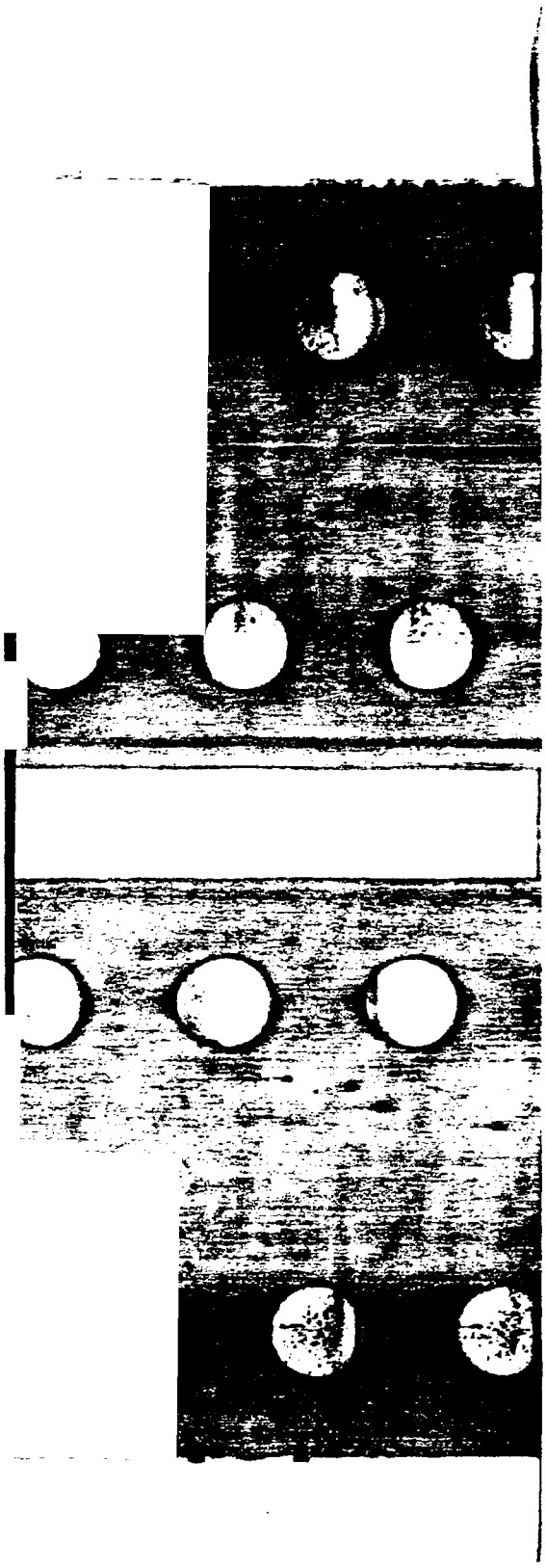
[illegible] $15.75

FELIX Z. MILLER, REGISTER
DAVIDSON COUNTY, TN

MAY 4 2 27 PM '89

INSTRUMENT REFERENCE

30419



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	72500.00
CON TX	239.25
PRFEE	0.50
WDEED	6.00
TOTAL	245.75
CHECK	245.75

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

05/04/89 01 14:28 0001 3122

30416

IDENTIFICATION REFERENCE

Mar 4 2 27 PM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 206586