FILE BOX 61

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FORM NO. WD-1 REV. 10-86

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 157,250.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 20th DAY OF October, 89.

Notary Public

MY COMMISSION EXPIRES:

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Walt, Dyer & James Attys., Suite 130,One Burton Hills Blvd., Nashville, TN 37215
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	MORTGAGEE:	MAP-PARCEL NUMBERS
Keith D. Kelley (NAME)	Leader Federal Bank for Savings (NAME)	156-9-8
5725 Templegate Drive (STREET ADDRESS OR ROUTE NUMBER)	P. O. Box 336 (STREET ADDRESS)	
Nashville, Tennessee 37221 (CITY) (STATE) (P. O. ZIP)	Memphis, Tn. 38101-0336 (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, Jeffrey J. Joyce and wife, Cynthia Goodwin Joyce

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Keith D. Kelley and wife, Kerri B. Kelley

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;. 39 on the Plan of Section Two Revised, Templegate, of record in Book 6250, page 870 and in Book 6900, page 102, Register's Office for said County, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to Jeffrey J. Joyce and wife, Cynthia Goodwin Joyce by deed from Radnor Homes, Inc. of record in Book 7692, Page 159, said Register's Office for Davidson County, Tennessee.

Subject to any and all easements, restrictions, plats and other matters of record.

It is understood and agreed that part of the consideration for the transfer of this property is the agreement of the Grantees to assume the unpaid balance of a note secured by a first mortgage Deed of Trust to Leader Federal Mortgage Inc., of record in Book 7692, page 162, Register's Office for Davidson County, Tennessee, and also that the account in connection with the aforesaid Deed of Trust is hereby transferred to the said Grantees.

This is unimproved (XX) improved ( ) property, known as 5725 Templegate Drive, Nashville, Tennessee 37221
(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 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 hands this 20th day of October, 1989

Jeffrey J. Joyce by Cynthia Goodwin Joyce (aka Cynthia G Joyce)
Jeffrey J. Joyce

Cynthia Goodwin Joyce
Cynthia Goodwin Joyce

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, ~~the undersigned~~, a Notary Public in and for said County and State, the within named ~~Jeffrey J. Joyce and wife,~~ Cynthia Goodwin Joyce

the bargainor~~s~~, with whom I am personally acquainted, and who acknowledged that ~~they~~ she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 20th day of October, 19 89.

Commission expires 5-8-91

Notary Public

STATE OF TENNESSEE
Davidson County

Before me, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon (their several oaths) (his oath) acknowledged (themselves) (himself) to be the _____ and _____ respectively of the _____ 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 _____ as such _____, and attesting the same by the said _____ as such _____

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

My commission expires _____

Notary Public

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.
OCT 23 10 16 AM '89
IDENTIF. REFERENCE
7 5 8 7 6

STATE OF TENNESSEE
Davidson County

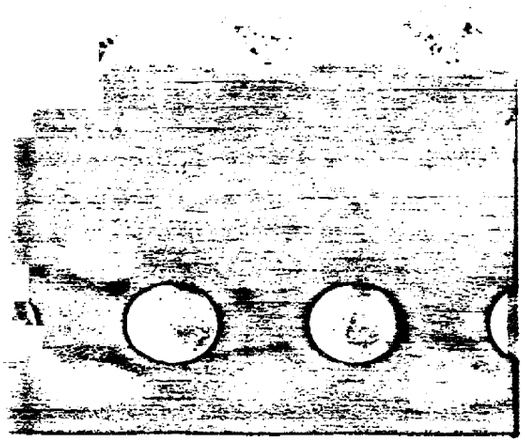
On this 20 day of OCTOBER, 19 89, personally appeared before me, CYNTHIA C. JOYCE, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained and who further acknowledged that he is the "attorney-in-fact" of JEFFREY J. JOYCE and is authorized by them to execute this instrument on their behalf, as their free act and deed.

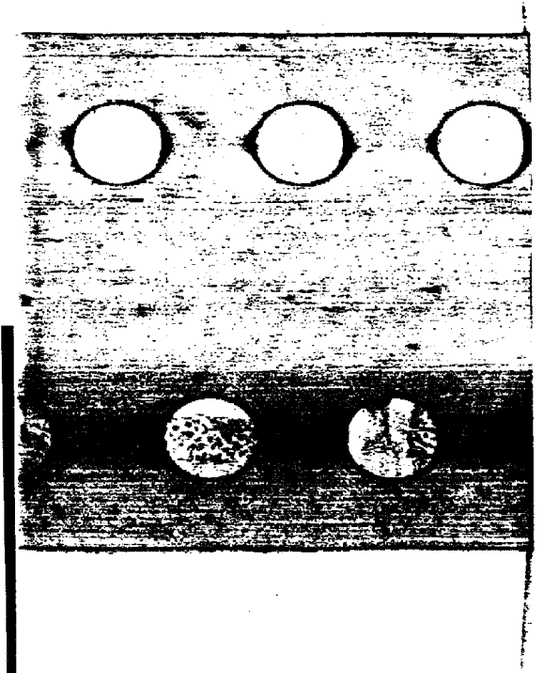
Witness my hand, at office, this 20th day of October, 19 89.

My commission expires: 5-8-91

Notary Public

7932 10/23 0101 03CHECK 525.76





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 157250.00
CON TX 518.76
PRFEE 1.00
WDEED 6.00
TOTAL 525.76
CHECK 525.76

10/23/89 01 10:18 0001 7932

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

75876

IDENTIF. REFERENCE

OCT 23 10 16 AM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 260065