File 37 B

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NOS.
Cheryl A. Palmer	City Federal Savings Bank	Map and Parcel
3409 Doriswood Court	ATTN: Tax Department	150-07-281
Antioch, TN 37013	125 Belmont Drive	
	Somerset, NJ 08873	

This instrument prepared by: Cindy S. Smith, Attorney at Law, 2525 Lebanon Road, Nashville, Tennessee 37214 (Box 27-Bottom)

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and NO/100 (10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Edward R. Savage and wife, Jenny F. Savage,** (the "Grantors") have bargained and sold, and by these presents do transfer and convey unto **Cheryl A. Palmer,** (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, being more particularly described as follows to wit:

Land in Davidson County, Tennessee, being Lot No. 33-A, Zone Lot Division of Lot 33, Lakeshore Woods, Section 3, as of record in Plat Book 5200, Page 621 and as amended in Plat Book 6250, Page 257, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Edward R. Savage and wife, Jenny F. Savage, by deed from Kay C. Grant-Tate (formerly Kay C. Grant) and husband, Marcus Eugene Tate, III, of record in Book 7330, Page 57, Register's Office for Davidson County, Tennessee.

This is improved property commonly known as 3409 Doriswood Court, Antioch, Tennessee 37013.

It is understood and agreed between the parties that part of the consideration for this conveyance is the assumption by the Grantee of an indebtedness secured by a Deed of Trust of record in Book 7157, Page 33, said Register's office.

CONVEYANCE OF SUCH PROPERTY IS MADE EXPRESSLY SUBJECT TO THE FOLLOWING: (1) The Plan of record in Book 6250, Page 257, sand all matters therein; (2) Restrictive Covenants of record in Book 6250, Page 257 said Register's Office; (3) Deed of Trust of record in Book 7157, Page 33, said Register's Office; (4) Tax Lien for the current year, said taxes remaining in escrow and the payment of same assumed by the Grantees; (5) Any and all zoning regulations, building restrictions, setback lines, easements of record and rights-of-way for public utilities of record.

STATE OF TENNESSEE
COUNTY OF Davidson
The actual consideration or value, whichever is greater for this transfer is $58,200.00.

Affiant

Subscribed and sworn to before me this 1st day of March, 1990.

Notary Public
My Commission Expires 11/12/90

NOTARY PUBLIC AT LARGE

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees' successors and assigns, forever.

And Grantors do covenant with the said Grantees that Grantors are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered except as set forth herein.

And Grantors do further covenant and bind themselves, their representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

When necessary for proper construction, the singular shall include the plural, the plural shall include the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this 1st day of March, 1990.

Edward R. Savage
BY: _____
Kurt J. Steckel as attorney in fact under a Limited Power of Attorney dated February 2, 1990, and recorded simultaneously herewith.

Jenny F. Savage
BY: _____
Kurt J. Steckel as attorney in fact under a Limited Power of Attorney dated February 2, 1990, and recorded simultaneously herewith.

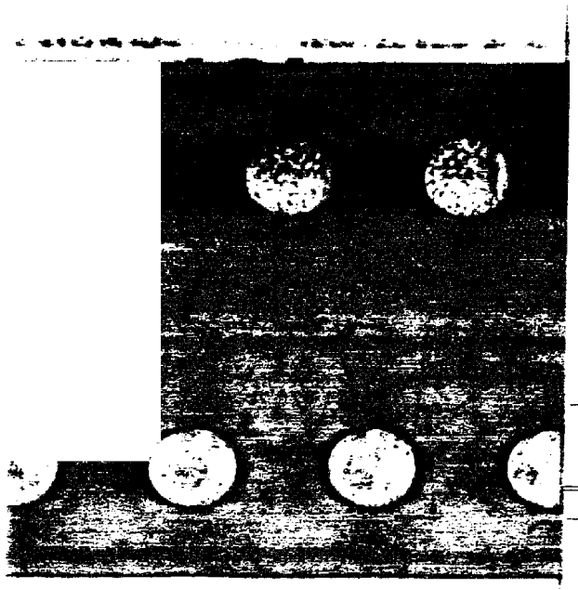
STATE OF TENNESSEE
COUNTY OF DAVIDSON

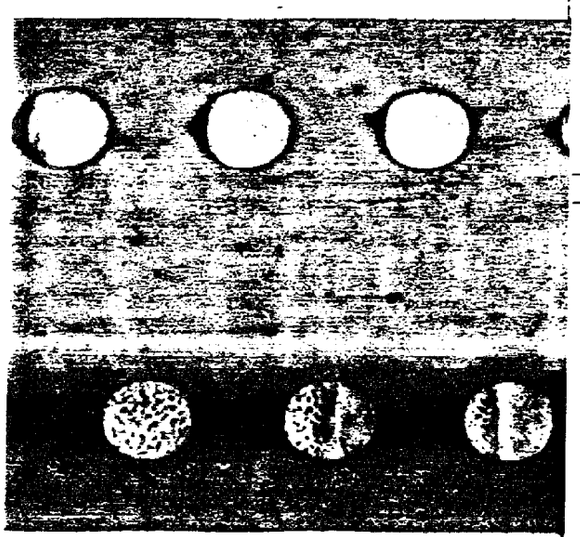
Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named Kurt J. Steckel, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Attorney-in-Fact of Edward R. Savage and wife, Jenny F. Savage, and is authorized by Edward R. Savage and wife, Jenny F. Savage, to execute this instrument on their behalf.

Witness my hand and official seal at Nashville, Tennessee, this 1st day of March, 1990.

Notary Public
My Commission Expires: 11/12/90

07426
IDENTIF. REFERENCE
MAR 1 2 32 PM '90
DAVIDSON COUNTY TN
BOOK 8055 PAGE 559
1990-06 CHECK





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

RECEIVED OF _____

FOR _____

BOOK 8055 PAGE 560

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 58200.00
CON TX 192.06
PRFEE 1.00
WDEED 6.00
TOTAL 199.06
CHECK 199.06

03/01/90 01 14:32 0001 8500

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07426

IDENTIF. REFERENCE

MAR 1 2 32 PM '90

DAVIDSON COUNTY TN.

No. 297016