Box 25

FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $225,000.00

Donna N. Seaver
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF May, 19 90

Notary Public

MY COMMISSION EXPIRES: 9/25/93

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
I. DYKE TATUM, Attorney
Suite 200, Arena Place, 2001 Charlotte Avenue, Nashville, Tennessee 37203

ADDRESS NEW OWNER (S) AS FOLLOWS	Mortgagee:	MAP-PARCEL NUMBERS
John D. Stiltz, Sr. (NAME)	LEADER FEDERAL BANK FOR SAVINGS (NAME)	143-2-A-52CO
541 Harpeth Trace Drive (STREET ADDRESS OR ROUTE NUMBER)	P. O. Box 2926 (STREET ADDRESS)	09DZ-72979
Nashville, TN 37221 (CITY) (STATE) (P.O.ZIP)	Memphis, TN 38101-2926 (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, Louis P. Berneman and wife, Harriett Berneman

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO John D. Stiltz, Sr. and wife, Gay Y. Stiltz

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. 52, on the Plan of Phase Three, Harpeth Trace Estates, of record in Book 5200, pages 751, 752, and 753, Register's Office for Davidson County, Tennessee.

SAID Lot No. 52, which is a triangular shaped lot, fronts 170.81 feet on the southerly margin of Harpeth Trace Drive and extends back 130.99 feet on the easterly line and 122.52 feet on the westerly line to a point of intersection.

BEING the same property conveyed to Louis P. Berneman and wife, Harriett Berneman, by deed from Perry W. Moskovitz Company, Incorporated, of record in Book 6834, page 575, Register's Office for Davidson County, Tennessee.

There is conveyed with the above described property an undivided interest in and to the general and/or restricted common areas and facilities of Phase Three, Harpeth Trace Estates, as said areas are set forth and defined in Restrictions of record in Book 5380, page 357 and Book 6274, page 148 Register's Office for Davidson County, Tennessee, and to which reference is hereby made for more particulars.

unimproved ( )
This is improved (XX) property, know as 541 Harpeth Trace Drive, Nashville, TN 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 convenant 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 their hand s this 30th day of May, 19 90

Louis P. Berneman

Harriett Berneman

BOOK 8120 PAGE 346

STATE OF TENNESSEE
Davidson County

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Louis P. Berneman and wife, Harriett Berneman

the bargainor s, with whom I am personally acquainted, * and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 30th day of May 1990.

Commission expires 9/25/93

Notary Public

* or proved to me on the basis of satisfactory evidence.

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 (his oath) (their several oaths) acknowledged (himself) (themselves) 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

* or proved to be on the basis of satisfactory evidence.

WARRANTY DEED

FROM
Louis P. Berneman and wife,
Harriett Berneman

TO
John D. Stiltz, Sr. and wife,
Gay Y. Stiltz

I. DYKE TATUM, Attorney
Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, Tennessee 37203

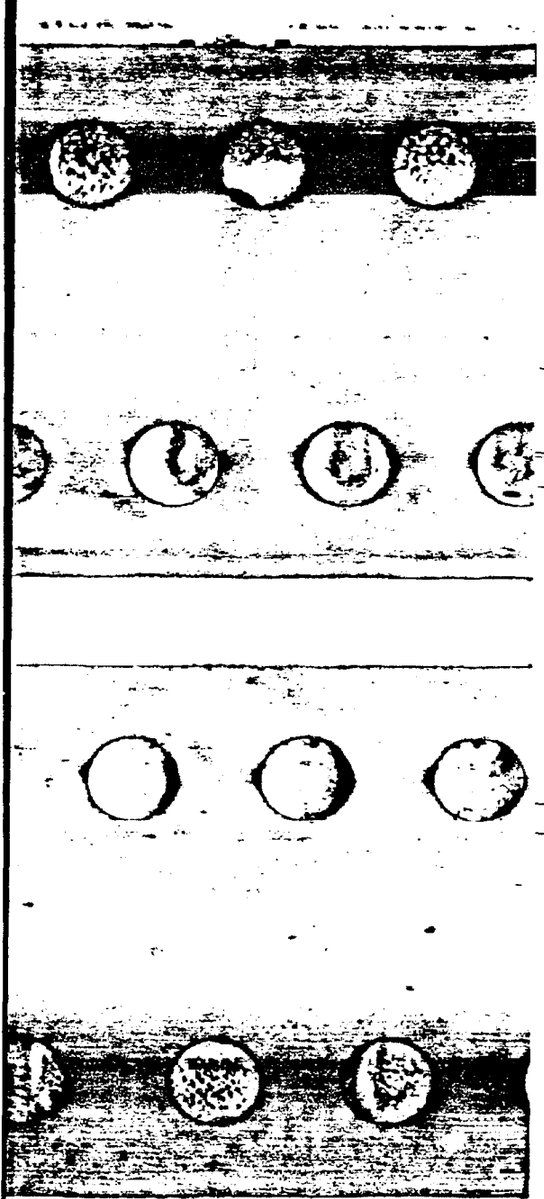
IDENTIF. REFERENCE

30073

JUN 1 8 51 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

92/89 06/01 01:01 03CHECK 749.50



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8120 PAGE 347

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

	AMT
	225000.00
CON TX	742.50
PRFEE	1.00
WDEED	6.00
TOTAL	749.50
CHECK	749.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 001 5929

30073

IDENTIF. TREFERENCE

JUN 1 8 51 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 323640