File in Box # 14

FORM NO. WD-1
6875-2

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STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $169,225.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 18th DAY OF December, 19 90

Notary Public

MY COMMISSION EXPIRES: 7/24/93

(AFFIX SEAL)

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

THIS INSTRUMENT WAS PREPARED BY
Denney, Lackey & Chernau, 424 Church St., 13th Floor, Nashville, TN 37219
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO: MORTGAGEE	MAP-PARCEL NUMBERS
J. THEODORE RUOF (NAME)	FIDELITY FEDERAL BANK (NAME)	Map 141-15D
7437 Somerset Place (STREET ADDRESS OR ROUTE NUMBER)	401 Union Street (STREET ADDRESS)	Parcel 72
Nashville, TN 37221 (CITY) (STATE) (P. O. ZIP)	Nashville, Tennessee 37219 (CITY) (STATE) (ZIP)	FB# 9D-80611

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, PHILLIPS BUILDERS, INC.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO J. THEODORE RUOF AND WIFE, MARGARET S. RUOF

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. 72 on the Plan of Resubdivision of Lots Nos. 67-73, 121-127 and a portion of open spaces, Phase II, Sheffield on the Harpeth, a Planned Unit Development, of record in Book 6900, Page 985, Register's Office for Davidson County, Tennessee.

SAID Lot No. 72 fronts 81.50 feet on the southerly side of Somerset Place and extends back 130.81 feet on the westerly line and 130.04 feet on the easterly line to a line in the rear which measures 81.50 feet thereon.

BEING part of the same property conveyed to Randall Phillips Builders, Inc. a Tennessee Corporation, by Deed from Phillips Builders, a Tennessee General Partnership composed of E. Randall Phillips, Harry E. Phillips and Randall L. Phillips of record in Book 7195, Page 96, Register's Office for Davidson County, Tennessee. Amendment to Articles of Merger to change corporate name to Phillips Builders, Inc., of record in Book 7298, Page 203, Register's Office for said County.

Declaration of Covenants, Conditions and Restrictions of record in Book 6925, Page 900, and Book 7145, Page 954, said Register's Office; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been paid by the Grantor(s) herein.

This is ( ) unimproved (X) property, known as 7437 Somerset Place, 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 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 his hand this 18th day of December, 19 90

PHILLIPS BUILDERS, INC.

By: Clifton Hall
Jackie Boards, Sr. Vice President

Clifton Hall

STATE OF TENNESSEE
Davidson County

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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, (or proved to me on the basis of satisfactory evidence) 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 in and for the State and County aforesaid, personally appeared ~~Jackie Rook~~ Clifton Hall

_____

_____

with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the Sr. Vice President of the PHILLIPS BUILDERS, INC. a corporation, and that he as such Sr. Vice President, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Sr. Vice President.

Witness my hand and official seal at Nashville, Tenn., this 18th day of December, 19 90.

Commission Expires 7/24/93 _____ Notary Public

WARRANTY DEED

FROM
PHILLIPS BUILDERS, INC.

TO
J. THEODORE RUOF AND WIFE,
MARGARET S. RUOF

Attorneys Title Company
Titles Guaranteed
NASHVILLE, TENN.

88 11 8 4 5

IDENTIF. REFERENCE

Dec 27 9 25 AM '90

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY TN.

2131 12/27 0101 03CHECK 565-36

OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

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CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TAX - STATE TAX CONVEY
MO TAX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL
				CAMT 69225.00
				CON TX 558.36
				PRFEE 1.00
				WDEED 6.00
				TOTAL 565.36
				CHECK 565.36

12/27/90 01 09:25 0001 2131

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8 M 8 4 5

IDENTIF. REFERENCE

Dec 27 9 25 AM '90

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY TN.

No. 384514