FILE BOX 45

BOOK 8280 PAGE 521

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 46,109.32

Stafford E Phillips
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10th DAY OF January, 19 91

Patricia Nuckolls
Notary Public

MY COMMISSION EXPIRES: 4/26/93

(AFFIX SEAL)

NOTARY PUBLIC STATE OF TENNESSEE LARGE

THIS INSTRUMENT WAS PREPARED BY

RICHARD A. NORTHCUTT - 25 CENTURY BLVD., SUITE 202 - NASHVILLE, TN 37214

NAME	ADDRESS	
ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
Stafford Eugene Phillips (NAME)	BoWest-NYG (NAME)	MAP 49-15
3441 Tisdale Drive (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 85101 (STREET ADDRESS)	PARCEL 11
Whites Creek, TN 37189 (CITY) (STATE) (P.O. ZIP)	San Diego, CA 92186-9935 (CITY) (STATE) (ZIP)	12DZ-96761

FOR AND 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, James L. Seltzer and wife, Carolyn A. Seltzer

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Stafford Eugene Phillips, unmarried

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:

BEING Lot No. 11A of the Zone Lot Division of Lots Nos. 11 and 12, on the plan of Phase One, Deer Meadows, of record in Plat Book 6250, page 105, amending Plat Book 5800, page 270, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being part of the same property conveyed to James L. Seltzer and wife, Carolyn A. Seltzer, by deed from B & R Partnership, of record in Book 6274, page 566, said Register's Office.

This conveyance is subject to Restrictive Covenants of record in Book 6143, Page 141; and Book 6250, page 298, Register's Office for said County.

This conveyance is subject to a Utility Easement to the Department of Water & Sewerage, of record in Book 6190, page 664, said Register's Office

This conveyance is subject to a Deed of Trust executed by James L. Seltzer and wife, Carolyn A. Seltzer, to Stephen R. Josleyn, Trustee, for City Federal Savings Bank, dated April 23, 1987, and filed for record in Book 7218, Page 451, Register's Office for said County, with an unpaid principal amount of approximately $ 46,109.32, which the grantees herein hereby assume and agree to pay. The escrow account if any is hereby transferred to the grantees.

RECORDER'S MEMO
Legibility of Writing, Typing or Printing in this Document Unsatisfactory When Received

(Improved / Unimproved) property, known as 3441 Tisdale Drive, Whites Creek, TN 37189 XX
(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 heir 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 covey 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 hand s this 8th day of January, 19 91

Carolyn A. Seltzer
Carolyn A. Seltzer

James L. Seltzer
James L. Seltzer

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STATE OF VIRGINIA
COUNTY OF Fredericksburg the undersigned

Personally appeared before me, _____ a Notary Public in and for said County and State, the within named James L. Seltzer and wife, Carolyn A. Seltzer

the bargainor~~s~~ _____, with whom I am personally acquainted/and who acknowledged that ~~they~~ (or proved to me on the basis of satisfactory evidence executed the within instrument for the purposes therein contained. Witness my hand and official seal at Midland, Virginia, this 4th day of January 19 91

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF

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) acknowledged (themselves) to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that (he) as such _____ and _____ being authorized so to do, execute 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 _____

(or proved to me on the basis of satisfactory evidence)

his oath himself

(they)

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

My commission expires _____

_____
Notary Public

WARRANTY DEED

FROM

James L. Seltzer
Carolyn A. Seltzer

TO

Stafford Eugene Phillips

RETURN TO:

METROPOLITAN ESCROW, INC.
25 Century Blvd., Suite 202
Nashville, TN 37214

RICHARD A. NORTHCUTT
ATTORNEY-AT-LAW
25 Century Blvd., Suite 202
Nashville, TN 37214

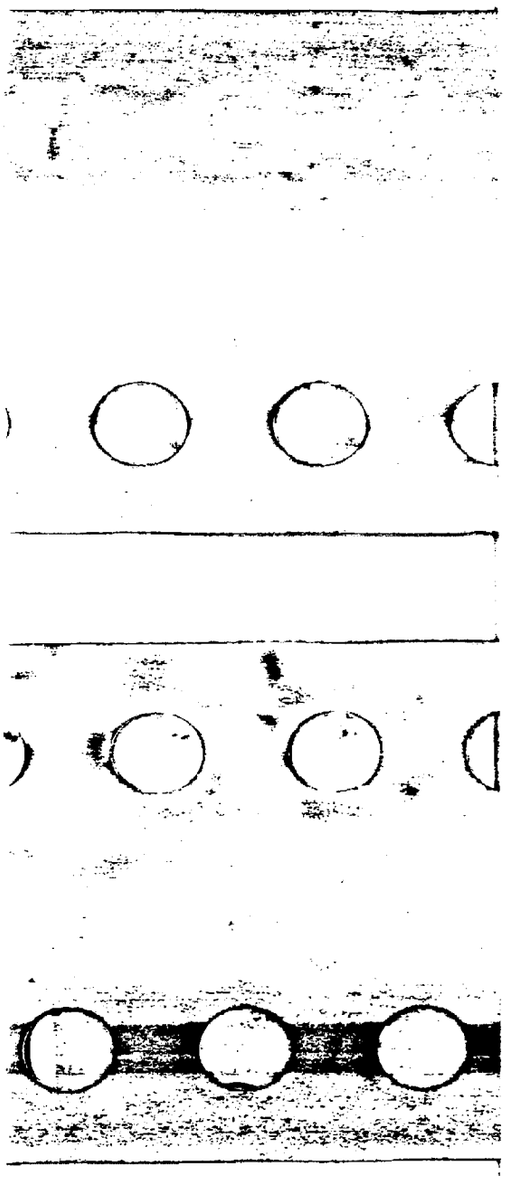
8809

IDENTIF. REFERENCE

JAN 24 9 12 AM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

7223 01/24/91 0101 02CHECK 159.15



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8280 PAGE 523

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 46109.32
				CON TX 152.16
				PRFEE 1.00
				WDEED 6.00
				TOTAL 159.16
				CHECK 159.16
01/24/91	01			09:10 0001 7832

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8801 09

IDENTIF. TREFERENCE

JAN 24 9 12 AM '91

FELIX Z. WILSON, II, Register
DAVIDSON COUNTY TN.

No. 391667