File in Box # 14

FORM NO. WD-1

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6945-2

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $72,900.00

Kathryn Sheryl Hatfield
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 18th DAY OF January, 1991.

Notary Public

MY COMMISSION EXPIRES: 3/27/93

(AFFIX SEAL)

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
KATHRYN SHERYL HATFIELD (NAME)	FIDELITY FEDERAL BANK (NAME)	Map 163-110C
521 Upsall Drive (STREET ADDRESS OR ROUTE NUMBER)	401 Union Street (STREET ADDRESS)	Parcel 2
Antioch, TN 37013 (CITY) (STATE) (P. O. ZIP)	Nashville, Tennessee 37219 (CITY) (STATE) (ZIP)	FB# 02DU-70724

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 KATHRYN SHERYL HATFIELD, 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:

Land in Davidson County, Tennessee, being Lot No. 2 on the Plan of Revised Bell Forge Village III, Section Five, as of record in Book 6900, page 632, Register's Office for said County.

Said Lot No. 2 fronts 27.50 feet on the westerly side of Upsall Drive and extends back 65.00 feet on the northerly side and 65.00 feet on the southerly side to a line in the rear which measures 27.50 feet thereon.

Being the same property conveyed to Randall Phillips Builders, Inc., a Tennessee corporation by deed from Bell Forge Associates, a Tennessee joint venture composed of Richard W. Sorenson, George A. Volkert, W. Gerald Ezell and Carl H. Vereen of record in Book 7224, page 272, said Register's Office. Phillips Builders is successor and interest to Randall Phillips Builders, Inc., a Tennessee corporation by virtue of Articles of Merger of record in Book 7298, page 203, said Register's Office.

Declaration of Covenants, Conditions and Restriction, including but not limited to assessments, charges and liens, of record in Book 7224, Page 209, Book 7461, Page 530, Book 7464, Page 967, and Book 7508, Page 659, 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 prorated and assumed by the Grantee(s) herein.

This is unimproved ( ) improved (X) property, known as 521 Upsall Drive, Antioch, TN 37013
(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 January, 19 91

PHILLIPS BUILDERS, INC.

By: C. Wayne Meadows

Patrick Roark, Sr. Vice President
C. Wayne Meadows

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___.

_____ Notary Public

Commission Expires _____

STATE OF TENNESSEE
Davidson County

Before me, the undersigned a Notary Public in and for the State and County aforesaid, personally appeared C. Wayne Mankows ~~Jackie Roark, Sr. Vice President~~

_____

_____

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 January, 19 91.

Notary Public

Commission Expires 7/24/93

WARRANTY DEED

FROM
PHILLIPS BUILDERS, INC.

TO
KATHRYN SHERYL HATFIELD, UNMARRIED

Attorneys Title Company
Titles Guaranteed
NASHVILLE, TENN.

881133

IDENTIF. REFERENCE

JAN 24 9 48 AM '91

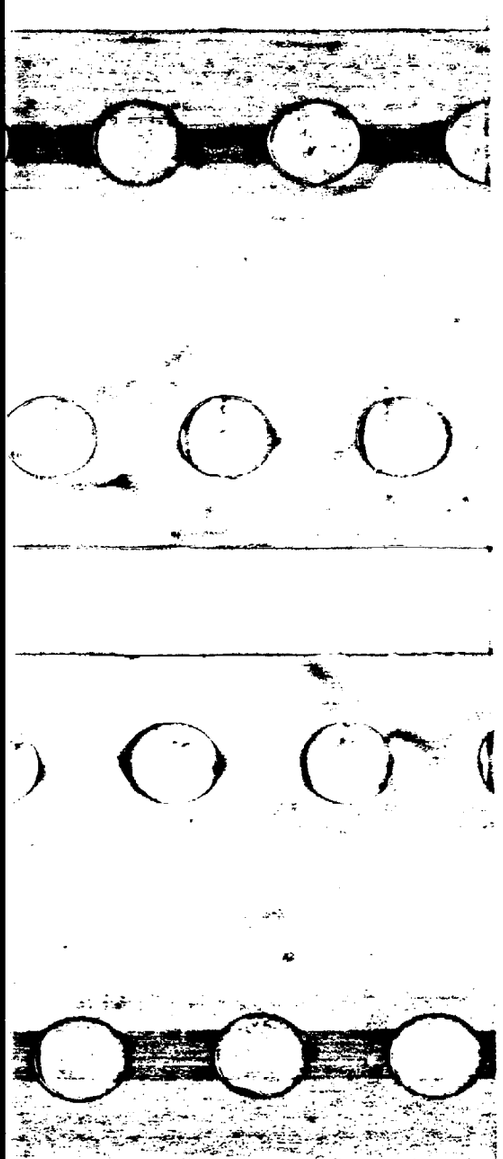
FELIX Z. WILSON CLERK & MASTER
DAVIDSON COUNTY TN.

RECEIVED JAN 24 1991 DAVIDSON COUNTY

247.57

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 72900.00
				CON TX 240.87
				ERR CO
				CON TX 240.87-
				CON TX 240.57
				PRFEE 1.00
				WDEED 6.00
				TOTAL 247.57
				CHECK 247.57
			01/24/91	01 09:48 0001 7860

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

88133

IDENTIF. REFERENCE

JAN 24 9 48 AM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 391695