FILE BOX 45

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $221,518.00

Kenneth R. Speakman
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF February 1991

Patricia Hibbett
Notary Public

MY COMMISSION EXPIRES 7/29/95

(AFFIX SEAL)

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
Kenneth R. Speakman (NAME)	Standard Federal Savings Bank (NAME)	MAP 64-2
408 Rolling Mill Road (STREET ADDRESS OR ROUTE NUMBER)	P. O. Box 9481 (STREET ADDRESS)	PARCEL 47
Old Hickory, TN 37138 (CITY) (STATE) (P.O. ZIP)	Gaithersburg, MD 20898 (CITY) (STATE) (ZIP)	04D27684

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, Charles K. Tetley and wife, Mildred Beazley Tetley

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Kenneth R. Speakman and wife, Reba L. Speakman

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. 85, on the plan of Brandywine Farms, Section 10, of record in Plat Book 4300, Page 177, and amended in Book 4643, page 356, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Charles K. Tetley and wife, Mildred Beazley Tetley by deed from Jere M. Ervin and wie, Linda M. Ervin, of record in Book 7205, Page 355, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Book 4626, Page 81; Book 3816, page 544; Book 3843, page 951; Book 6371, page 372; and Book 6691, page 977, Register's Office for said County.

This conveyance is subject to a Deed of Trust executed by Charles K. Tetley and wife, Mildred Beazley Tetley, to Michael J. Philbin, Trustee, for Colwell Financial Corporation, dated April 13, 1987, and filed for record in Book 7205, Page 358, Register's Office for said County, with an unpaid principal amount of approximately $ 87,373.99, which the grantees herein hereby assume and agree to pay. The escrow account if any is hereby transferred to the grantees.

95455

IDENTIF. REFERENCE

FEB 27 9 17 AM '91

FELIX Z. NELSON REGISTER DAVIDSON COUNTY TN.

9895 02/27 0101 03CHECK 737.95

This is (unimproved ( ) improved XX) property, known as 408 Rolling Mill Road (House Number) (Street), Old Hickory, TN 37138 (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 25th day of February, 1991

Mildred Beazley Tetley

Charles K. Tetley

BOOK 8299 PAGE 531

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Charles K. Tetley and wife, Mildred Beazley Tetley

the bargainor s, with whom I am personally acquainted/and who acknowledged that they executed the within instrument for the purposes therein contained (or proved to me on the basis of satisfactory evidence) Witness my hand and official seal at Nashville Tennessee, this 25th day of February 1991

Commission expires 7/24/93

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 his oath himself (or proved to me on the basis of satisfactory evidence) upon (their several oaths) acknowledged (themselves) to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that (he) as such _____ (they) 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 _____

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

My commission expires _____

Notary Public

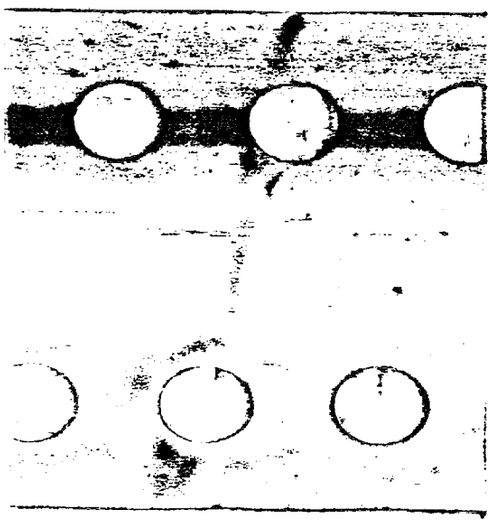
WARRANTY DEED

FROM
Charles K. Tetley
~~Mildred Beazley Tetley~~

TO
Kenneth R. Speakman
Reba L. Speakman

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



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

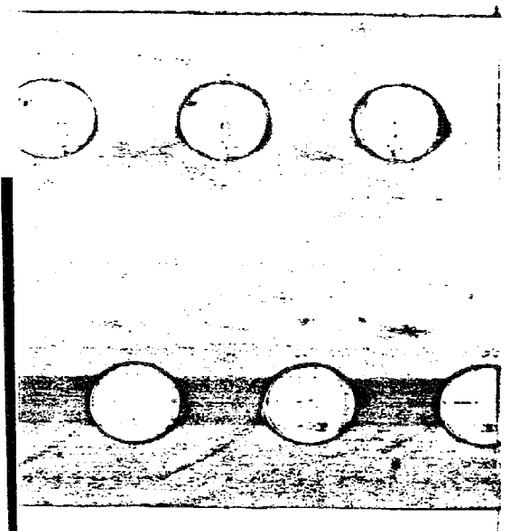
BOOK 8299 PAGE 532

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



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

MAMT 221518.00

ERR CO

MAMT 221518.00-

CAMT 221518.00

CON TX	730.95
PRFEE	1.00
WDEED	6.00
TOTAL	737.95
CHECK	737.95

02/27/91 01 09:20 0001 9895

95455

IDENTIF. TREFERENCE

FEB 27 9 17 AM '91

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

No. 400143