WARRANTY DEED

BOOK 8320 PAGE 123

THIS INSTRUMENT PREPARED BY

George E. Mudter, Jr., Atty.
229 Ward Circle, Suite C-11
Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
MICHAEL K. O'CONNOR (NAME)	LEADER FEDERAL BANK FOR SAVINGS (NAME)	Map 150-8
1121 Burlingame Court (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 2926 (STREET ADDRESS)	Parcel 148
Antioch, Tennessee 37013 (CITY) (STATE) (P. O. ZIP)	Memphis, Tennessee 38101 (CITY) (STATE) (ZIP)	F.B. #2DX5305

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, PHILLIPS BUILDERS, INC., a Tennessee corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO MICHAEL K. O'CONNOR AND WIFE, PATRICIA A. O'CONNOR

HEREINAFTER CALLED THE GRANTEES, THEIR SUCCESSORS, 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. 434 on the Plan of Phase 1 Somerset, as of record in Plat Book 6900, pages 690 & 691, Register's Office for said County, to which plan reference is made for a more complete description.

Being part of the same property conveyed to Randall Phillips Builders, Inc. and Philhall Corporation by deed from Hubert Beard et ux, Scnear Beard of record in Book 4654, Page 67, by Installment Deed from Elmer G. Chadwell and wife, Lorene Y. Chadwell of record in Book 4687, page 44 & by deed from Carl J. Strassle and wife, Sandra G. Strassle of record in Book 5172, page 405, Register's Office for Davidson County, Tennessee. Philhall Corporation has conveyed its interest in part of the property to Randall Phillips Builders by Quitclaim Deed of record in Book 5508, page 923, corrected in Book 7411, page 171, Register's Office for Davidson County, Tennessee. By Articles of Merger of record in Book 7298, page 203, the surviving corporation shall be known as Phillips Builders, Inc.

This conveyance is subject to: (1) 1991 taxes which have been prorated and assumed by the Grantees herein; (2) Restrictions of record in Book 7402, page 980, corrected in Book 7404, page 295; (3) Declaration of Covenants, Conditions and Restrictions of record in Book 7619, page 647, amended in Book 7657, page 583, Book 7675, page 923, Book 7776, page 826 and in Book 8201, page 770; (4) By-Laws of record in Book 7619, page 679; (5) Dedication of Common Area of record in Book 7768, page 455; (6) Charter of record in Book 7661, page 37; and (7) All matters appearing on the Plan of record in Plat Book 6900, pages 690 & 691, said Register's Office.

This is improved (XX) unimproved ( ) property, known as 1121 Burlingame Court, Antioch, Tennessee 37013

TO HAVE AND TO HOLD the said tract or parcel of land, with the apurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors, 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, successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their successors, 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.

In witness whereof, the GRANTORS have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officer) on this 28th day of March, 19 91

PHILLIPS BUILDERS, INC.
By: Jackie Roark, Sr. V.P.
JACKIE ROARK
Senior Vice President

STATE OF TENNESSEE
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____

with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand at office, this _____ day of _____, 19 _____.

My commission expires _____ Notary Public _____

STATE OF Tennessee
COUNTY OF Williamson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, JACKIE ROARK

with whom I am personally acquainted, and who acknowledged that She executed the within instrument for the purposes therein contained, and who further acknowledged that She is the Senior Vice President of PHILLIPS BUILDERS, INC., a Tennessee* the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker. *corporation

Witness my hand at Office, this 28th day of March, 19 91

My commission expires 3/27/93 Notary Public Catherine O'Connor

030111

IDENTIF. TREFERENCE

APR 1 9 52 AM '91

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY TN.

STATE OF TENNESSEE
COUNTY OF Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 98,500.00

Michael K. O'Connor
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF March, 19 91

MY COMMISSION EXPIRES: 3/27/93 (AFFIX SEAL) Catherine O'Connor
Notary Public

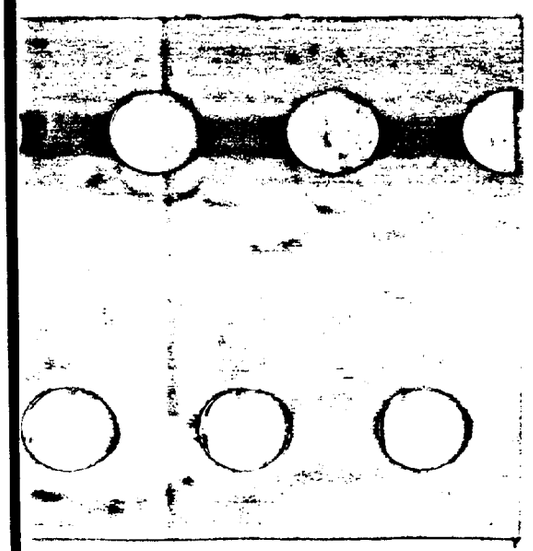
WARRANTY DEED

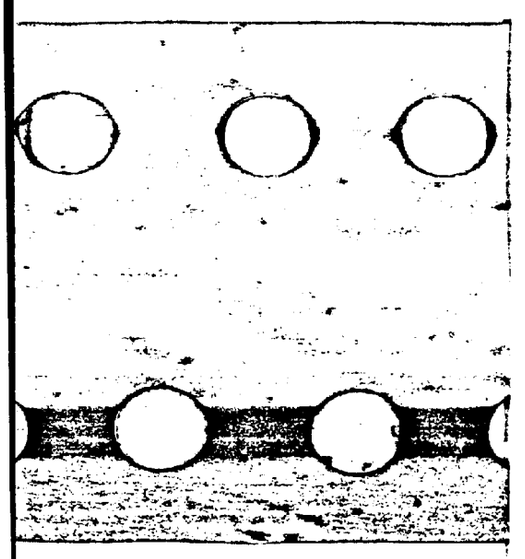
FROM PHILLIPS BUILDERS, INC., a Tennessee corporation

TO MICHAEL K. O'CONNOR AND WIFE, PATRICIA A. O'CONNOR

0655 04/01 0101 03CHECK 332.05

PLEASE RETURN TO:
First Title & Escrow Company, Inc.
Suite 11C The Paddock
229 Ward Circle
P.O. Box 926
BRENTWOOD, TENNESSEE 37024-0926





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8320 PAGE 125

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 98500.00
CON TX 325.05
PRFEE 1.00
~~MREED 6.00~~
~~TOTAL 332.05~~
CHECK 332.05

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

04/01/91 01 09:53 0001 0655

030111

IDENTIF. REFERENCE

APR 1 9 53 AM '91

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY TN.

No. 408761