EXH 14

Loan #99-981504-5

FORM NO. WD-1

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STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 98,000.00

Dwayne M. Schaefer
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF April 19 91.

Notary Public

MY COMMISSION EXPIRES: 11/10/91

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
DENNEY, LACKEY & CHERNAU, 424 Church Street, Suite 1350, Nashville, TN 37219
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Dwayne M. Schaefer (NAME)	FIDELITY FEDERAL BANK, a Federal (NAME)	Map 86-8
1581 Market Square (STREET ADDRESS OR ROUTE NUMBER)	401 Union Street (STREET ADDRESS)	Parcel 89
Hermitage, TN 37214 (CITY) (STATE) (P. O. ZIP)	Nashville, Tennessee 37219 (CITY) (STATE) (ZIP)	4D-92567

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 Dwayne M. Schaefer and wife, Theresa D. Schaefer

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. 367 on the Plan of Camden Woods, Phase I, of record in Book 6900, pages 697 and 698, said Register's Office.

Said Lot No. 367 fronts a total of 63.62 feet on the southeasterly side of Market Square and fronts 55.00 feet on the southwesterly side of Strombury Drive, said frontages being joined by a curve having a distance of 39.27 feet and runs back 115.96 feet on the southeasterly lot line and 117.36 feet on the southwesterly lot line to a point of intersection.

Legal Description derived from recorded Plat as set out above prepared by Robert Lee Spears, Registration No. 126.

Being the same property conveyed to Randall Phillips Builders, Inc. by deed from First American National Bank of Nashville as of record in Book 5584, page 274, Register's Office of Davidson County, Tennessee. Articles of Merger changing the name to Phillips Builders, Inc. of record in Book 7298, page 203, Register's Office of Davidson County, Tennessee.

THIS conveyance is subject to Declaration of covenants of record in Book 7620, Page 561, amended in Book 7657, page 580, and Book 7675, page 926, said Register's Office, and By-Laws of record in Book 7620, page 583, 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 (XX) property, known as 1581 Market Square, Hermitage, TN 37214
(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 seised 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 30th day of April, 19 91

Phillips Builders, Inc.

By:

[redacted]

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 _____

Jackie Roark,

_____

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 30th day of April, 1991.

_____ Notary Public

Commission Expires 11/10/91

NOTARY PUBLIC AT LARGE

WARRANTY DEED

FROM
Phillips Builders, Inc.

TO
Dwayne M. Schaefer and wife,
Theresa D. Schaefer

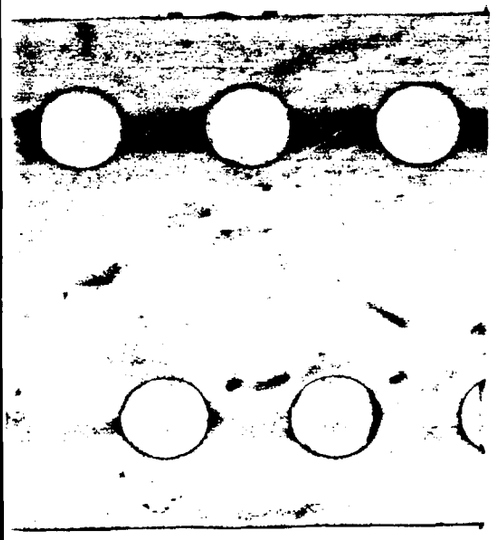
IDENTIF. REFERENCE

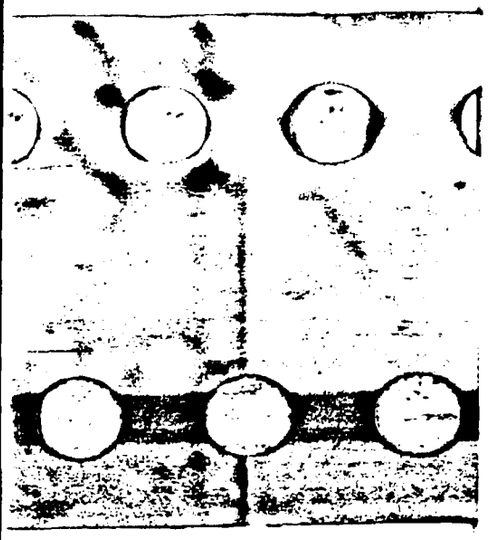
11241

MAY 2 11 14 AM '91
FELIX Z. ...
DAVIDSON COUNTY TN.

Attorneys Title Company
Titles Guaranteed
NASHVILLE, TENN.

3495 05/02 0101 03CHECK 330.40





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8343 PAGE 279

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	98000.00
CON TX	323.40
PRFEE	1.00
MOFEE	5.00
TOTAL	330.40
CHECK	330.40

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

05/02/91 01 11:14 0001 8495

11241

IDENTIF. TREFERENCE

MAY 2 11 14 AM '91

FELIX Z. WILSON
DAVIDSON COUNTY TN.

No. 418151