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File in Box # 14

FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON } 7270-2

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 86,955.00

x [signature]
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20th DAY OF June, 19 91

[signature]
Notary Public

MY COMMISSION EXPIRES: 7/25/94

(AFFIX SEAL)

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

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
DEANO A. VACCARO (NAME)	FIDELITY FEDERAL BANK (NAME)	Map 87-5A
5905 Colchester Drive (STREET ADDRESS OR ROUTE NUMBER)	401 Union Street (STREET ADDRESS)	Parcel 15
Hermitage, TN 37076 (CITY) (STATE) (P. O. ZIP)	Nashville, Tennessee 37219 (CITY) (STATE) (ZIP)	

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 DEANO A. VACCARO AND WIFE, KRISTIN A. VACCARO

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. 15, Phase I, Final Plat of Farmingham Woods, of record in Plat Book 7900, Page 228, amending Book 7900, Page 173, Register's Office for Davidson County, Tennessee.

SAID Lot No. 15 fronts 37.77 feet on the southeasterly side of Colchester Drive and runs back 144.53 feet on the northeasterly line and 131.56 feet on the southwesterly line to a line in the rear which measures 55.31 feet thereon.

BEING part of the same property conveyed to Phillips Builders, Inc., by Deed from Thelma R. Zanitas, of record in Book 8113, Page 918, Register's Office for Davidson County, Tennessee.

Declaration of Covenants, Conditions and Restrictions of record in Book 8238, Page 176, amended in Book 8351, Page 533, 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.

DESCRIPTION DERIVED FROM RECORDED PLAT AS SET OUT ABOVE, PREPARED BY KEVIN A. EDMONSON, Two Brentwood Commons, 750 Old Hickory Boulevard, Suite 22, Brentwood, TN 37027, Registered Land Surveyor, Tennessee No. 1515.

This is unimproved ( ) improved (xx) property, known as 5905 Colchester Drive, Hermitage, TN 37076
(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 20th day of June, 19 91

PHILLIPS BUILDERS, INC.

By: [signature]
Jackie Roark, Sr. Vice President

STATE OF TENNESSEE
Davidson County

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 20th day of June, 19 91.

_____ Notary Public

Commission Expires 7/24/93

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

WARRANTY DEED

FROM PHILLIPS BUILDERS, INC.

TO DEANO A. VACCARO AND WIFE, KRISTIN A. VACCARO

IDENTIFY REFERENCE

25487.

JUN 25 10 50 AM '91

FELIX Z. WILSON JR. REGISTER
DAVIDSON COUNTY, TN

Attorneys Title Company
Titles Guaranteed
NASHVILLE, TENN.

588 06/25 0101 03CHECK 294.10



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 86955.00
CON TX 287.10
PRFEE 1.00
WDEED 6.00
TOTAL 294.10
CHECK 294.10

06/25/91 01 10:52 0001 7588

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

25487.

IDENTIFICATION REFERENCE

JUN 25 10 51 AM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 434588