FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $82,934.00

Lori L Grahl
Affiant

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

Notary Public

MY COMMISSION EXPIRES: 7/24/93

(AFFIX SEAL)

NOTARY PUBLIC STATE AT LARGE STATE OF TENNESSEE

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
James David Polston (NAME)	FIDELITY FEDERAL BANK, a Federal (NAME)	Map 87-5A
5911 Colchester Drive (STREET ADDRESS OR ROUTE NUMBER)	401 Union Street (STREET ADDRESS)	Parcel 18
Hermitage, TN 37076 (CITY) (STATE) (P. O. ZIP)	Nashville, Tennessee 37219 (CITY) (STATE) (ZIP)	4D-17260

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 James David Polston and wife, Lori L. Grahl

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. 18, Phase 1, Final Plat of Farmingham Woods, of record in Plat Book 7900, page 228, amends Book 7900, page 173, said Register's Office.

Said Lot No. 18 fronts 37.77 feet on the southerly side of Colchester Drive and runs back 125.00 feet on the northeasterly lot line and 121.94 feet on the southwesterly lot line to a line in the rear which measures 52.17 feet thereon.

Description derived from recorded plat as set out above prepared by Kevin A. Edmonson, Registration No. 1515.

Being part of the same property conveyed to Phillips Builders, Inc. by deed fro Thelma R. Zanitas as of record in Book 8113, page 918, Register's Office of Davidson County, Tennessee.

THIS conveyance is subject to restrictive covenants 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.

This is ( ) unimproved (XX) improved property, known as 5911 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 28th day of June, 19 91

Phillips Builders, Inc.

By:
Jackie Roark, Sr. Vice President

STATE OF TENNESSEE
Davidson County

BOOK 8387 PAGE 82

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 ~~28th~~ day of ~~June~~, 19~~91~~.

_____ Notary Public

Commission Expires 7/24/93

WARRANTY DEED

FROM

Phillips Builders, Inc.

TO

James David Polston and wife, Lori L. Grahl

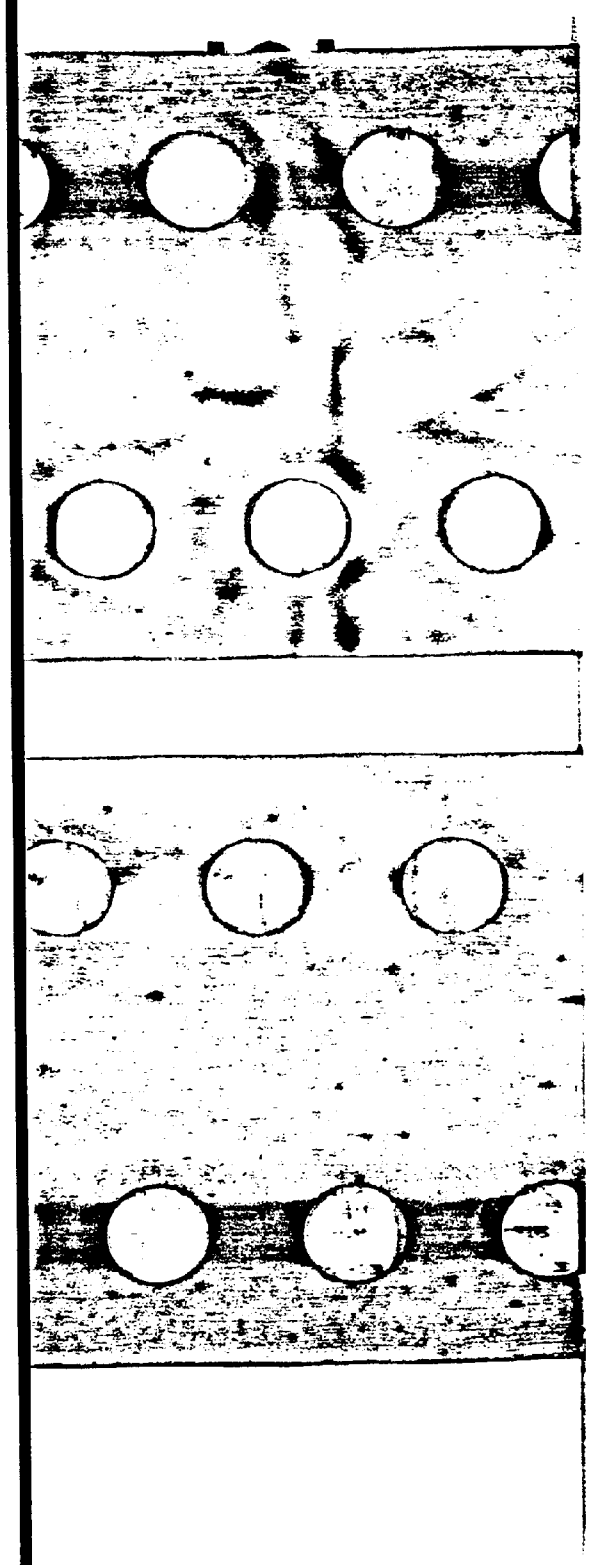
IDENTIFICATION REFERENCE

26902

Jul 1 8 13 AM '91

Attorneys Title Company
Titles Guaranteed
NASHVILLE, TENN.

7247 07/01 0101 03CHECK 313.73



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8387 PAGE 83

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	82934.00
CON TX	306.73
PRFEE	1.00
WDEED	6.00
TOTAL	313.73
CHECK	313.73

07/01/91 01 08:15 0001 7147

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

26902

IDENTIFICATION REFERENCE

JUL 1 8 13 AM '91

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

No. 436220