File By 43

BOOK 8389 PAGE 177

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONDIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 155,408.00

Affiant

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

Notary Public

MY COMMISSION EXPIRES 1-23-94
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY:
Adams, Taylor, Philbin, Pigue & Marchetti, Attorneys
One Eleven Union Street, Nashville, TN 37201

ADDRESS NEW OWNER (S) AS FOLLOWS	SEND TAX BILLS TO	MAP - PARCEL NUMBERS
Joyce A. Kramzer (NAME)	Leader Federal Bank for Savings (NAME)	141-15-D-103C0
8032 Claytie Circle (STREET ADDRESS OR ROUTE NUMBER)	P. O. Box 2926 (STREET ADDRESS)	9D-80642
Nashville, TN 37221 (CITY) (STATE) (P O ZIP)	Memphis, TN 38101-2926 (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 Joyce A. Kramzer, unmarried

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. 103 on the Plan of Phase II, "Sheffield" on the Harpeth, of record in Plat Book 6900, Pages 410 and 411, said Register's Office.

SAID Lot No. 103 fronts 80.00 feet on the easterly margin of Claytie Circle and extends back 130.00 feet on the northerly line and 130.00 feet on the southerly line to a dead line in the rear measuring 80.00 feet thereon.

BEING part of the same property conveyed to Randall Phillips Builders, Inc. a Tennessee Corporation by deed of record in Book 7195, Page 96, Register's Office for Davidson County, Tennessee. The said Randall Phillips Builders, Inc. now known as Phillips Builders, Inc. by instrument of record in Book 7298, Page 203, said Register's Office.

This conveyance is subject to any and all existing restrictions and easements of record.

27.640

JUL 2 9 47 AM '91

7985 07/02 0101 03CHECK 581.98

unimproved ( )
This is improved XX property, known as 8032 Claytie Circle, Nashville, TN 37221
(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, esate, 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 seized and possessed of said land in fee simple, have a good right to convey ti, 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 my hand this 28th day of June, 19 91

Phillips Builders, Inc.

By: Jackie Roark Sr VP

Jackie Roark, Sr. Vice-President

STATE OF TENNESSEE
Davidson County

BOOK 8389 PAGE 178

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, 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_____

_____.

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Jackie Roark

and _____ with whom I am personally acquainted and who upon ~~(oath)~~ her oath ~~acknowledged~~ herself to be the Sr. Vice-President

and _____ respectively of the Phillips Builders, Inc.

the within named bargainor, a corporation, and that ~~he~~ she as such Sr. Vice-President

and _____, being authorized so to do. executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Jackie Roark as such Sr. Vice-President, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Nashville, TN on this the 28th day of June, 19 91.

My commission expires 1-23-94

_____
Notary Public

WARRANTY DEED

FROM

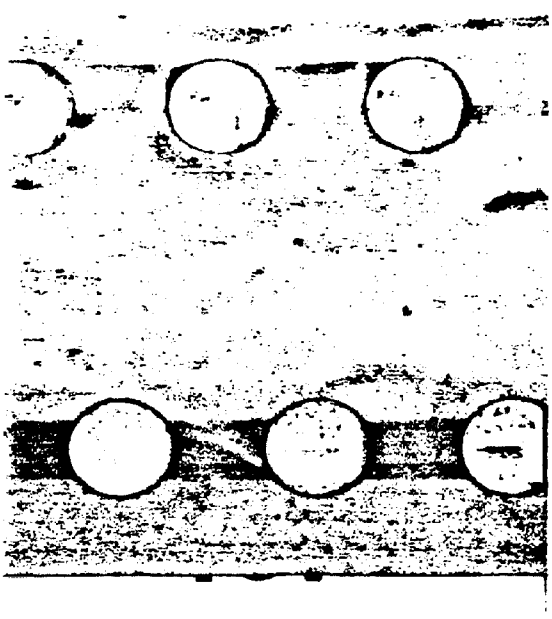
Phillips Builders, Inc.

TO

Joyce A. Kramzer

Return to:
LAWYER'S ESCROW SERVICE
ONE ELEVEN UNION STREET
NASHVILLE, TENNESSEE 37201





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8389 PAGE 179

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
155408.00
CON TX 574.98
PRFEE 1.00
WDEED 6.00
TOTAL 581.98
CHECK 581.98
07/02/91 01 09:51 0001 7985

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

27.6.4.0

IDENTIFICATION

JUL 2 9 47 AM '91

No. 437051