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FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $80,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 8th DAY OF July, 19 91.

Notary Public

MY COMMISSION EXPIRES: 7/24/93

(AFFIX SEAL)

NOTARY PUBLIC 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
JOHN CONARD	FIDELITY FEDERAL BANK	163-11-0-C
(NAME)	(NAME)	
504 Upsall Drive	401 Union Street	036CO
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Antioch, TN 37013	Nashville, Tennessee 37219	02DU-70758
(CITY) (STATE) (P. O. ZIP)	(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 JOHN CONARD, married and DALE E. CONARD, unmarried, as joint tenants with right of survivorship and not as tenants in common

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. 36 on the Plan of Revised Bell Forge Village III, Section Five, as of record in Book 6900, page 632, Register's Office for said County.

SAID Lot No. 36 fronts 29.67 feet on the easterly side of Upsall Drive and extends back 65.00 feet on the northerly side and 65.00 feet on the southerly side to a line in the rear which measures 29.67 feet thereon.

Being the same property conveyed to Randall Phillips Builders, Inc., a Tennessee corporation by deed from Bell Forge Associates, a Tennessee joint venture composed of Richard W. Sorenson, George A. Volkert, W. Gerald Ezell and Carl H. Vereen of record in Book 7224, page 272, said Register's Office. Phillips Builders is successor and interest to Randall Phillips Builders, Inc., a Tennessee corporation by virtue of Articles of Merger of record in Book 7298, page 203, said Register's Office.

THIS conveyance is subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

This is unimproved ( ) improved (X) property, known as 504 Upsall Drive, Antioch, TN 37013
(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 my hand this 8th day of July, 19 91

PHILLIPS BUILDERS, INC.
By: Ruth Malatak, Asst. Vice President

Ruth Malatak, Asst. Vice President

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 Ruth Malatak

_____

_____

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 Asst. Vice-President of the PHILLIPS BUILDERS, INC.

a corporation, and that she as such Asst. Vice-President, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by ~~HIMSELF~~ herself as Asst. Vice-President

Witness my hand and official seal at Nashville, Tennessee this 8th day of July, 1991.

_____ Notary Public

Commission Expires 7/24/93

JOHN T. LACY NOTARY PUBLIC STATE OF TENNESSEE

WARRANTY DEED

FROM
PHILLIPS BUILDERS, INC.

TO
JOHN CONARD

Attorneys Title Company
Titles Guaranteed
NASHVILLE, TENN.

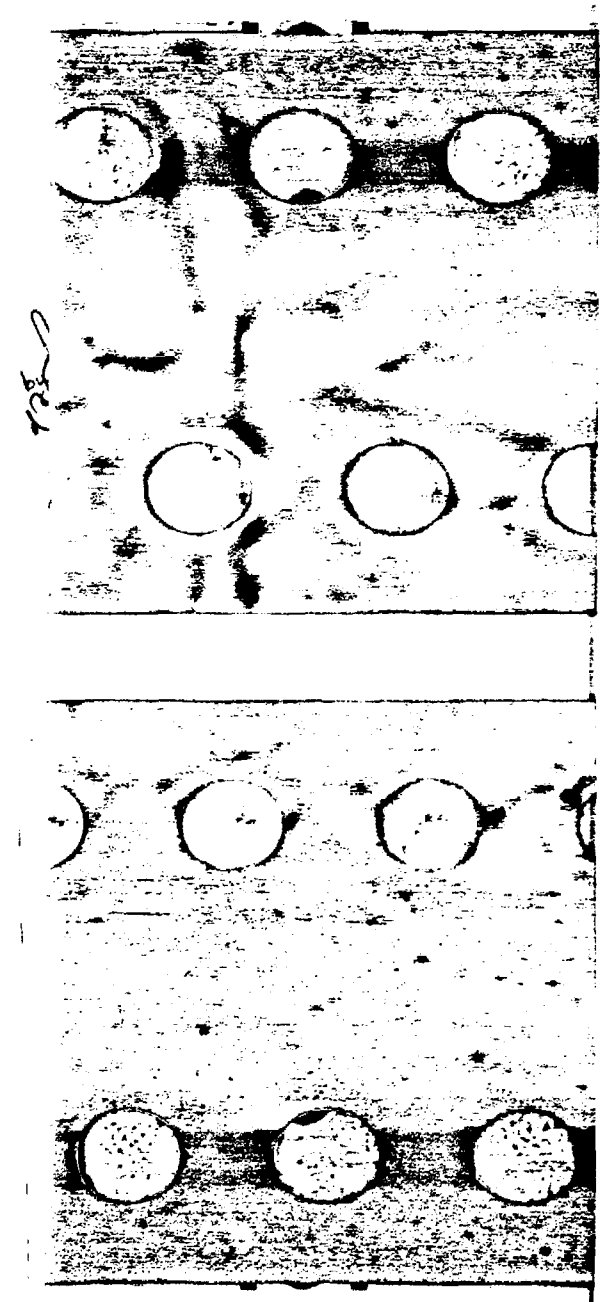
29781

IDENTIFICATION REFERENCE

JUL 10 3 53 PM '91

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY, TN

0465 07/10 0101 03CHECK 340.00



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	90000.00
CON TX	333.00
PRFEE	1.00
WDEED	6.00
CHECK	340.00
CHECK	340.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/10/91 01 15:53 0001 0465

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IDENTIFICATION REFERENCE

Jul 10 3 53 PM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 439497