ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP PARCEL NUMBERS
JAMES W. SPEARS, ETUX	SECURITY FEDERAL SAVINGS AND LOAN	43-10-B-97CO
(NAME)	(NAME)	
1006 N. GRAYCROFT AVENUE	P.O. BOX 305171	
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
MADISON, TN 37115	NASHVILLE, TN. 37230-5171	
(CITY) (STATE) (ZIP CODE)	(CITY) (STATE) (ZIP CODE)	

Mail

WARRANTY DEED

For and in consideration of the sum of ----------($18,000.00)----------
----------EIGHTEEN THOUSAND AND NO/100---------- DOLLARS

Cash in hand paid by JAMES W. SPEARS and wife, JUANETTA SPEARS, the receipt of which is hereby acknowledged.

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SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF NASHVILLE
have bargained and sold, and by these presents do transfer and convey unto the said
JAMES W. SPEARS and wife, JUANETTA SPEARS

the GRANTEES herein, their heirs and assigns, a certain tract or parcel of land in DAVIDSON County, State of Tennessee, described as follows:

LAND in Davidson County, Tennessee, being UNIT NO. E-97 on the plan of MADISON PARK CONDOMINIUMS, Phase II, according to the Master Deed of record in Book 5462, page 614, as corrected by Book 5608, page 551 and amended by Book 8014, page 416, in the Register's Office of Davidson County, Tennessee, and more particularly described in Plat Book 5200, pages 179 thru 182, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

BEING a portion of the same property conveyed to Security Federal Savings and Loan Association of Nashville by Deed of Record in Book 8241, page 3, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING MATTERS:

(1) Covenants, conditions, restrictions, reservations, easements, liens for assessments, options, power of attorney, and limitations on title, created by the Tennessee "Horizontal Property Act" Tennessee Code Annotated and as set forth in the Master Deed recorded in Book 5462, pages 614 thru 649, as corrected by Book 5608, page 551 and amended by Book 8014, page 416.
(2) Storm Water Detention Agreement of record in Book 6160, page 607.
(3) All matters shown on Plat recorded in Book 5200, pages 179 thru 182.

unimproved ( )
This is improved (X) property, known as Unit No. E-97 (House Number) 555 Dupont Avenue (Street)

Madison, (P.O. Address) Tennessee (City or Town) 37115 (Zip Code)

To have and to hold the said tract or parcel of land, which 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 seized 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.

Whenever 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 our hands this 2ND day of AUGUST, 19 91.

SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF NASHVILLE

BY: F. M. Puryear

F. M. PURYEAR, VICE PRESIDENT

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STATE OF TENNESSEE
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public of said County and State, _____, 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, at Office in _____, this _____ day of _____ 19____

_____
NOTARY PUBLIC

My Commission Expires: _____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared F. M. Puryear with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be Vice President of the Security Federal Savings and Loan Association of Nashville, the within bargainor, a corporation, and that he as such executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Vice President

Witness my hand and seal, at office in Nashville, Tennessee, this 2ND day of AUGUST, 1991

Gertie Fuller
NOTARY PUBLIC

My Commission Expires: 3-28-94

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of property (whichever is greater) is $ 18,000.00
This is equal to or greater than the property would bring at a fair and voluntary sale.

James W. Spears

Sworn to and subscribed before me
this 2ND day of AUGUST, 19 91.

My commission expires 3-13-94 Notary Public Elwanne Carpenter

This instrument was prepared by:
UNION TITLE COMPANY, INC., P.O. BOX 292574, NASHVILLE, TN. 37229-2574
Name Address

WARRANTY DEED

FROM SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF NASHVILLE

TO JAMES W. SPEARS and wife, JUANETTA SPEARS

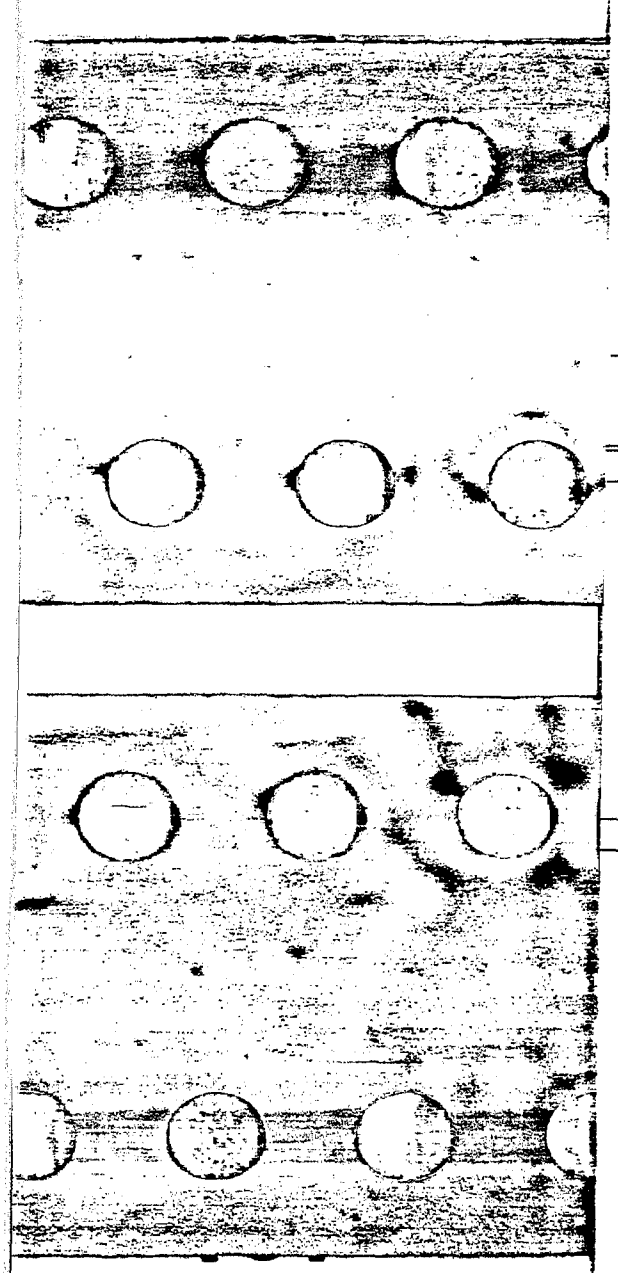
UNION TITLE COMPANY, INC.
616 Marriott Drive
P.O. Box 292574
Nashville, Tennessee 37229-2574
(615) 889-3191

1167 08/06 0101 03CHECK 72.00

37.00

IDENTIFICATION REFERENCE

AUG 6 10 AM '91



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 TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 18000.00
CON TX 66.60
PRFEE 1.00
WDEED 6.00
TOTAL 73.60
CHECK 73.60

08/06/91 01 10:11 0001 1167

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

3.70 I.O.

IDENTIFI REFERENCE

AUG 6 10 10 AM '91

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 447744