PREPARED BY (AND RETURN TO):
WILKINS & IVEY, Attorneys
2405 Crestmoor Road; P.O. Box 150157
Nashville, Tennessee 37215-0157
Ph. (615) 298-3312 - Fax. 292-8746

W & I Ref: (ljh) (Title No: 31224)
Dav. Co. File: Box 8

CY WILKINS NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

State of Tennessee
County of Davidson
The actual consideration or value, whichever is greater, for this transfer is: $ 180000.00

Anne Holland Gilchrist
Affiant

Sworn and subscribed before me this
27th day of September, 1991.

Notary Public

My Comm. Expires: 9/24/92

ADDRESS NEW OWNER:
Anne Holland Gilchrist
5954 Post Road
Nashville, TN 37205

MORTGAGEE:
Leader Federal Bank for Savings
P. O. Box 2926
Memphis, TN 38101-2926

MAP-PARCEL NUMBERS
116-09-70

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Robert Farrell Owens and spouse, Kim E. Owens,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Anne Holland Gilchrist and spouse Jerry M. Gilchrist,** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 381 on the Plan of Hillwood Estates Section 15 of record in Book 2900, page 117, Register's Office for said County.

SAID Lot No. 381 fronts 175 feet on the northwesterly margin of Post Road and extends back 222.4 feet on the northeasterly line and 219.4 feet on the southwesterly line to a broken line in the rear, measuring 175.2 feet thereon.

BEING the same property conveyed to Robert Farrell Owens and wife, Kim E. Owens by deed from Stephen N. Atkinson and wife, Patricia D. Atkinson of record in Book 6949, page 401, Register's Office for Davidson County, Tennessee.

Description Reference: The description is the same as that used in the last deed prior to this transaction..

This conveyance is subject to any and all matters shown on the herein referenced Plan of record in said Register's Office.

5.06.81'

IDENTIFICATION REFERENCE

SEP 30 2 56 PM '91

5343 09/30 0101 03CHECK 673.00

This is improved property, known as: 5954 Post Road, Nashville, TN 37205

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 27th day of September, 1991.

Robert Farrell Owens
Robert Farrell Owens

Kim E. Owens
Kim E. Owens

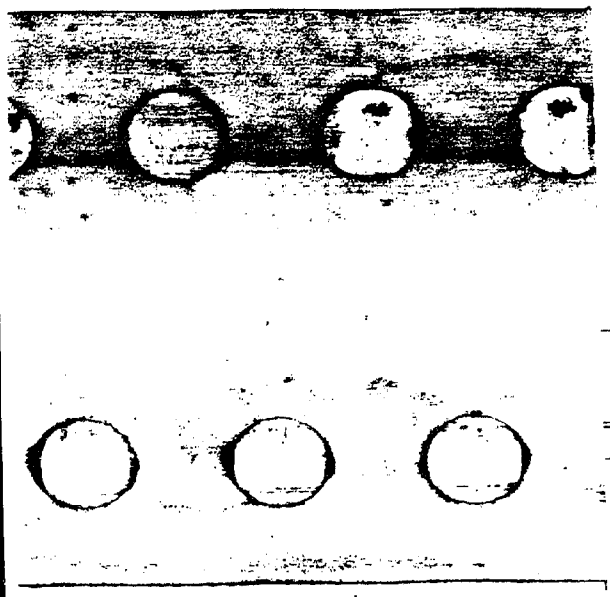
State of Tennessee
County of Davidson

On this 27th day of September, 1991, before me the undersigned authority, personally appeared Robert Farrell Owens and Kim E. Owens, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: 9/24/92

Notary Public

CY WILKINS NOTARY PUBLIC AT LARGE STATE OF TENNESSEE



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8453 PAGE 174

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

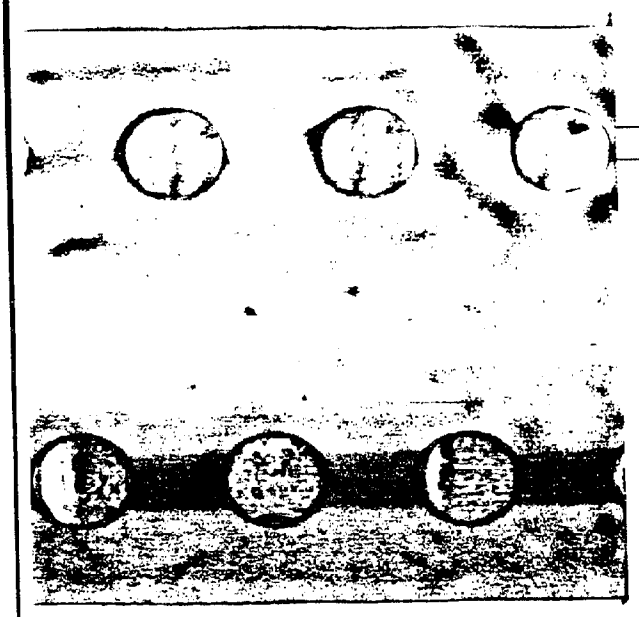
DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 180000.00

CON TX	666.00
PRFEE	1.00
WDEED	6.00
TOTAL	673.00
CHECK	673.00

09/30/91 01 14:56 0001 5343

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



5.06.8 I:

IDENTIFT REFERENCE

SEP 30 2 56 PM '91

No. 463490