File in Box No. 14

BOOK 8520 PAGE 867

STATE OF TENNESSEE 8683-2
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 86,100.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 18th DAY OF December 19 92

Notary Public

MY COMMISSION EXPIRES: 9/12/95
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
CHERNAU, MILAM & WEISS, P.C., 424 Church Street, Suite 1350, Nashville, TN 37219

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
SANDY D. WATKINS (NAME)	SECURITY FINANCIAL & MORTGAGE CORP. (NAME)	MAP 87-5-A
4021 Farmingham Woods Drive (ADDRESS)	12444 Powerscourt Dr., Suite 140 (ADDRESS)	PARCEL 10CO
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	St. Louis, Missouri 63131 (CITY) (STATE) (ZIP)	FB # 04D-93586

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 SANDY D. WATKINS AND WIFE, JILLIAN V. WATKINS

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. 10 on the Final Plat of Farmingham Woods, Phase I, of record in Plat Book 7900, Page 228, Register's Office for said County, to which plan reference is hereby made for a more complete legal description thereof.

BEING part of the same property conveyed to Phillips Builders, Inc., by Deed from Thelma R. Zanitas, of record in Book 8113, Page 918, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to Declaration of Covenants, Conditions and Restrictions, 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 paid by the Grantor(s) herein.

7.60.6.3.

IDENTIFICATION REFERENCE:

DEC 22 10 22 AM '92

JOHN L. WILSON JR REGISTER
DAVIDSON COUNTY, TN

unimproved ( )
This is improved (X) property, known as 4021 Farmingham Woods 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 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. 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 18th day of December 19 92

PHILLIPS BUILDERS, INC.
By:
Ruth Malatak, Assistant Vice Pres.
Ruth Malatak, Asst VP

STATE OF TENNESSEE
COUNTY OF

BOOK 8820 PAGE 868

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_____.

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 Ruth Malatak and _____ with whom I am personally acquainted and who upon her oath(s) acknowledged herself to be the Assistant Vice Pres. and _____ respectively of the PHILLIPS BUILDERS, INC. the within named bargainor, a corporation, and that she as such Assistant Vice Pres. and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Ruth Malatak as such Assistant Vice Pres., and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Nashville, TN on this the 18th day of December 19 92.

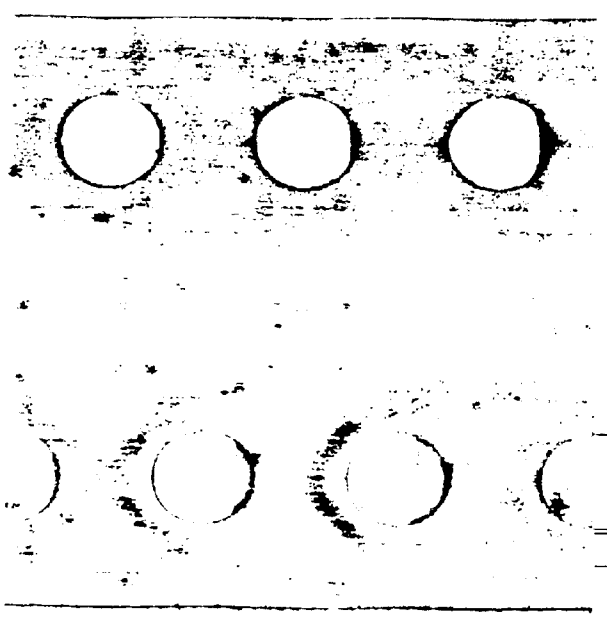
My commission expires 9/16/95

_____
Notary Public

4360 12/22 0101 03CHECK

327.57

DCTN01W



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

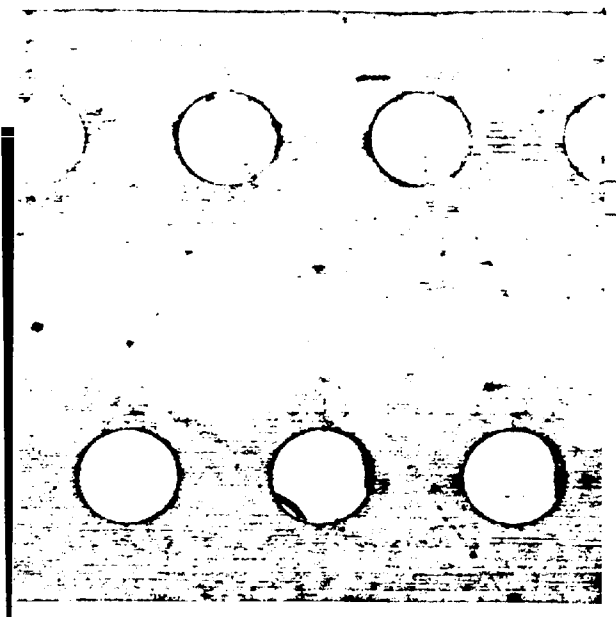
RECEIVED OF _____

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	86100.00
			CON TX	318.57
			PRFEE	1.00
			WDEED	8.00
			TOTAL	327.57
			CHECK	327.57
12/22/92	01		10:20 0001	4360



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

7.60.6.3.

IDENTIFICATION REFERENCE

DEC 22 10 22 AM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 603515