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: (kd) (Title No: 34729)
Dav. Co. File: Box 8

CHRISTY WILKINS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. EXP. 9/16/95

State of Tennessee
County of Davidson
The actual consideration or value, whichever is greater, for this transfer is: $ 94486.76

Suzanne J. Sadler
Affiant

Sworn and subscribed before me this 16th day of March, 1994.

Notary Public

My Comm. Expires:

ADDRESS NEW OWNER:	RESPONSIBLE FOR PAYMENT OF TAXES:	MAP-PARCEL NUMBERS
Suzanne J. Sadler Phillip R. Belcher 8300 Sawyer Brown Rd, A304 Nashville, Tennessee 37221	First California Mortgage Company 1701 Vassar Street Reno, Nevada 89502	142-05B-004

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 **Donald B. Speer and spouse, M. Patricia Speer,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Suzanne J. Sadler and Phillip R. Belcher, as joint tenants with rights of survivorship,** 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:**

A certain condominium apartment in Davidson County, Tennessee, being Unit No. A-304, together with the carport designated as A-304-C, on the plan of River Plantation Condominium Apartments, Section 3, amended, of record in Book 4675, Pages 75, 76 and 77, as amended in Book 4675, Pages 103, 104 and 105, Register's Office for said County, and to which plan reference is hereby made for a complete description thereof.

BEING the same property conveyed to Donald B. Speer and spouse, M. Patricia Speer, by deed from Jamed Albert McElhiney and spouse, Lola L. McElhiney, of record in Book 7833, Page 48, Register's Office for Davidson County, Tennessee.

SUBJECT to Master Deed and By-Laws, which contain restrictive covenants and other matters of record in Book 4784, Page 464, Book 4784, Page 482, Book 5785, Page 180, all in the Register's Office for said County. All assessments provided for in the above referenced Master Deed and By-Laws, which have become due and payable prior to or at the time of the proposed conveyance, must be paid.

It is understood and agreed that part of the consideration for the transfer of this property is the agreement of the Grantee to assume the unpaid balance of a note secured by a first mortgage deed of trust to Mortgage Service America, of record in Book 9157, Page 190,said Deed of Trust was assigned to First California Mortgage Company by assignment of record in Book 9157, Page 197, said Register's Office, and that the escrow account in connection with the aforesaid deed of trust is hereby transferred to the said Grantee.

This is improved property, known as: 8300 Sawyer Brown Road, A304, Nashville, Tennessee 37221

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 16th day of March, 1994.

Donald B. Speer

M. Patricia Speer

State of Tennessee
County of Davidson

On this 16th day of March, 1994, before me the undersigned authority, personally appeared **Donald B. Speer and M. Patricia Speer**, 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.

CHRISTY WILKINS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. EXP. 9/16/95

My Commission Expires:

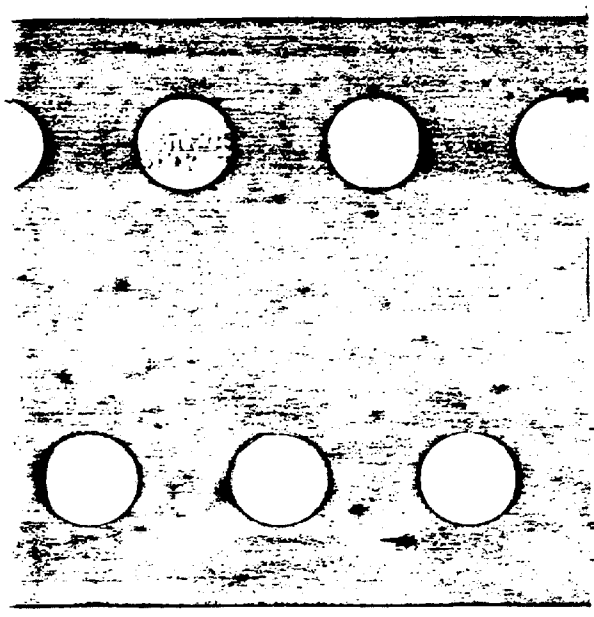
Notary Public

BOOK 9287 PAGE 84

30696
IDENTIF. ↑ REFERENCE

94 MAR 23 AM 10: 08
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

4965 03/23 0101 03CHECK 358.65



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

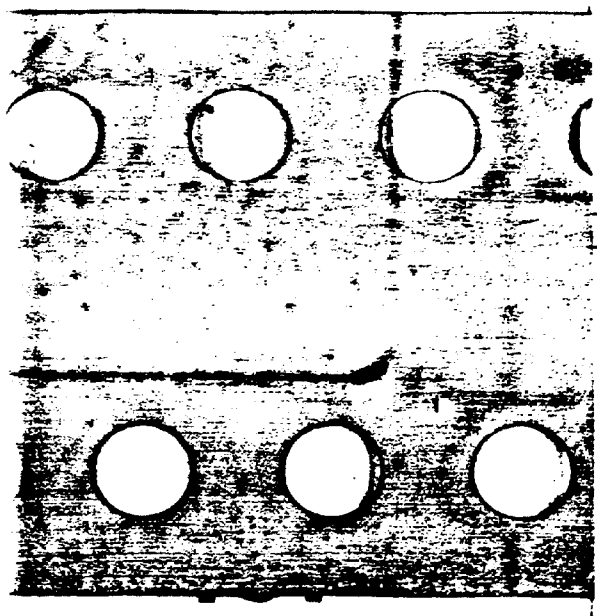
FOR _____

BOOK 9287 PAGE 85

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 94486.76
CON TX 349.65
PRFEE 1.00
WDEED 8.00
TOTAL 358.65
CHECK 358.65
03/23/94 01 10:08 0001 4965



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

30696
IDENTIF. ← REFERENCE

94 MAR 23 AM 10:09
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 770288