OLD REPUBLIC

National Title Insurance Company
344 Fourth Avenue North
Nashville, Tennessee 37219-1611

ORT# SV 2262245

BOOK 9357 PAGE 577

STATE OF TENNESSEE }
COUNTY OF Davidson}
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 86,200.00

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE THIS THE 25th DAY OF May 1994

NOTARY PUBLIC

My Commission expires: 1-29-96

615/385-2804 THIS INSTRUMENT PREPARED BY SupCt. #003143

Marbut Glenn Gaston, Jr.,Lawyer, 2211 Crestmoor Rd.,Nashville,TN 37215
NAME ADDRESS

NAME & ADDRESS OF PROPERTY OWNER:	SEND TAX BILLS TO:	MAP & PARCEL NUMBERS:
Melinda Mae Sandlin (NAME)	Real Estate Financing, Inc. (NAME)	87-5-A-102-CO
5603 Royal Court (ADDRESS)	P. O. Box 2153 (ADDRESS)	4D-94061
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	Birmingham, AL 35287-0001 (CITY) (STATE) (ZIP)	

Warranty Deed

For and in Consideration of the sum of $ 86,200.00 cash in hand paid by the hereinafter named grantees, and other good and valuable consideration, 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

Melinda Mae Sandlin, an unmarried person

hereinafter called the **GRANTEES**, their heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, and being **Lot No. 130**, on the plan of **Farmingham Woods, Phase III**, as of record at **Book 7900, page 554**, Register's Office for said County (a P.U.D. with its boundary plat at Book 7900, page 173 said Register's Office), to which reference is hereby made and the same incorporated herein for a complete description of said lot.

Being part of the same property conveyed to the grantor herein by deed as of record at Book 8113, page 554, said Register's Office.

This conveyance is subject to current year's property taxes, which have been prorated this date and the grantee assumes in full, subject to any re-proration required as a result in a change in the actual current year's tax amount and to restrictive covenants, plat limitations, easements, and/or other matters as hereinafter stated, to wit: Declarations of Covenants, Conditions, and Restrictions as of record at Book 8238, page 176, as amended at Book 8351, page 533, Book 8423, page 784, Book 8424, page 426, Book 8447, page 635, and Book 8702, page 528, and limitations set forth in the plan of record at Book 7900, page 554, all said Register's Office.

This is unimproved ( ) improved (X) property, known as 5603 Royal Court, Hermitage, TN 37076
(House Number) (Street) (City) (State) (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. We do covenant with 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 set out herein. We do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the 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 our hands this 25th day of May, 1994.

Phillips Builders, Inc.
BY: Ruth Malatak, VP
Ruth Malatak, Vice President

INDIVIDUAL ACKNOWLEDGMENTS:

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STATE OF TENNESSEE }
County of }

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named _____, the bargainor(s), with whom I am personally acquainted (or proved to me in 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 office this _____ day of _____, 19____.

My Commission expires:

_____ _____
Notary Public

STATE OF TENNESSEE }
County of }

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named _____, the bargainor(s), with whom I am personally acquainted (or proved to me in 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 office this _____ day of _____, 19____.

My Commission expires:

_____ _____
Notary Public

STATE OF TENNESSEE }
County of }

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named _____, the bargainor(s), with whom I am personally acquainted (or proved to me in 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 office this _____ day of _____, 19____.

My Commission expires:

_____ _____
Notary Public

54365

IDENTIFICATION REFERENCE

94 MAY 26 AM 9:53

FELIX E. DAVIDSON COUNTY, TN.

PICK-UP

0722 05/26 0101 03CHECK 327.94

CORPORATE OR PARTNERSHIP ACKNOWLEDGMENT:

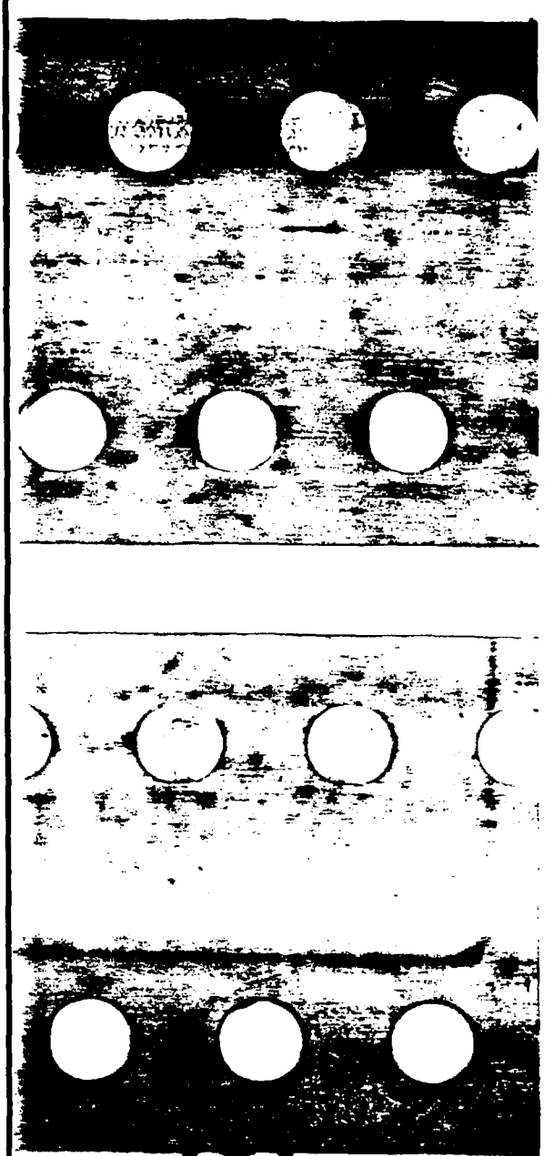
STATE OF TENNESSEE }
County of Davidson }

Before me, the undersigned authority, 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 in the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be the Vice President of Phillips Builders, Inc., the within named bargainor, a corporation (or partnership), and that she, as such officer (or partner), being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation (or partnership) by her self as such officer (or partner).

Witness my hand and official seal at office this 25th day of May, 1994.

My Commission expires:
1-27-96

Notary Public



OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9357 PAGE 579

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 86200.00
				CON TX 318.94
				PRFEE 1.00
				MDEED 8.00
				TOTAL 327.94
				CHECK 327.94
05/26/94	01			09:52 0001 0722

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

54365
IDENTIF. & REFERENCE

94 MAY 26 AM 9:53

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 795702