Ex. 14 A

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 167,250.00

Elizabeth A. Swartz
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 19th DAY OF July 19 94

JOHN T. COOK NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

Notary Public

MY COMMISSION EXPIRES: July 26, 1997
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

JOHN T. COOK, P.C., 2927 BERRY HILL DRIVE, NASHVILLE, TN 37204

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
ELIZABETH A. SWARTZ (NAME)	SOUTHEASTERN MORTGAGE OF TN, INC. (NAME)	MAP 141-15D
8177 LONDONBERRY ROAD (ADDRESS)	565 Marriott Drive, Suite 250 (ADDRESS)	PARCEL 158
NASHVILLE, TN 37221 (CITY) (STATE) (ZIP)	Nashville, TN 37214 (CITY) (STATE) (ZIP)	

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 ELIZABETH A. SWARTZ

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. 158, Phase III-C, on the Plan of "Sheffield" on the Harpeth, a Planned Unit Development, of record in Plat Book 7900, page 591, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Randall Phillips Builders, Inc., a Tennessee Corporation, by Deed from Phillips Builders, Inc., a Tennessee General Partnership, composed of E. Randall Phillips, Harry E. Phillips and Randall L. Phillips, of record in Book 7195, Page 96, Register's Office for Davidson County, Tennessee. Articles of Merger of Randall Phillips Builders, Inc., Hallphill Corp., Phillips Construction Company and Edrand, Inc. into Philhall Corp. with amendment changing its corporate name to Philli Builders, Inc., of record in Book 7298, page 203, said Register's Office, dated June 30, 1987.

THIS conveyance is subject to Declaration of Covenants Conditions and Restrictions of Sheffield on the Harpeth, of record in Book 6925, page 900, as amended in Book 7145, page 954, and Supplemented in Book 8747, page 97, 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 assumed by the Grantee(s) herein.

unimproved ( )
This is improved (X) property, known as 8177 LONDONBERRY ROAD, NASHVILLE, TN 37221
(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 19th day of July 19 94

PHILLIPS BUILDERS, INC.
By: -
RUTH MALATAK, VICE PRESIDENT
Ruth Malatak, VP

BOOK 9416 PAGE 190

STATE OF TENNESSEE
COUNTY OF

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 VICE PRESIDENT and _____ respectively of the PHILLIPS BUILDERS, INC. the within named bargainor, a corporation, and that she as such VICE PRESIDENT 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 VICE PRESIDENT, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at NASHVILLE, TN on this the 19th day of July 19 94.

My commission expires July 26, 1997

_____
Notary Public

JOHN T. COOK
NOTARY PUBLIC AT LARGE
STATE OF TENNESSEE

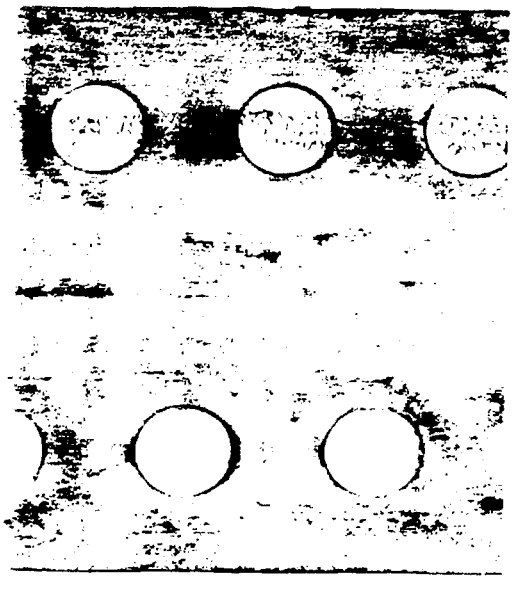
0336 07/25 0101 03CHECK 627.82

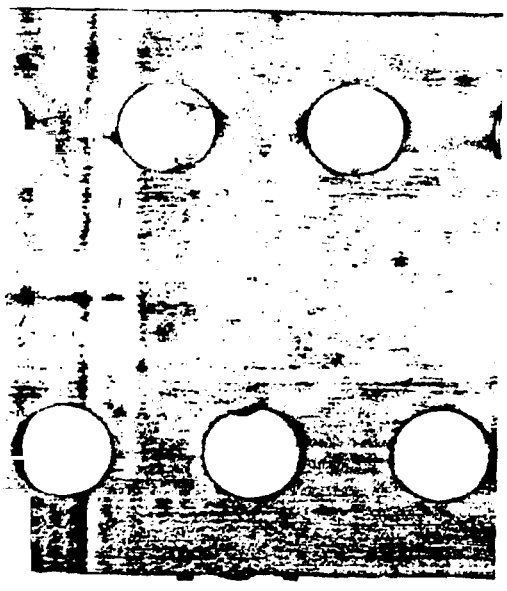
71239

94 JUL 25 AM 10:01

REGISTER
DAVIDSON COUNTY, TN.

DCTN01W





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9416 PAGE 191

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	
				167250.00
			CON TX	618.82
			~~RECEIP~~	~~1.00~~
			~~MISCEP~~	~~8.00~~
			TOTAL	627.82
			CHECK	627.82
07/25/94	01		10:01 0001	0336

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

71,239

94 JUL 25 AM 10:01

FELIX Z. WILSON, II
DAVIDSON COUNTY, TN.

No. 816903