BOX 15

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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: (cmw) (Title No: 35502)
Dav. Co. File: Box 8

State of Tennessee
County of Davidson
The actual consideration or value, whichever is greater, for this transfer is: $ 212000.00

Affiant

Sworn and subscribed before me this 29th day of July, 1994.

Notary Public

My Comm. Expires:

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

ADDRESS NEW OWNER:	RESPONSIBLE FOR PAYMENT OF TAXES:	MAP-PARCEL NUMBERS
Leslie G. Kappel Patricia A. Kappel 3511-A Richland Avenue Nashville, TN 37205	Navy Federal Credit Union Westbrooke Shopping Center #426 Havelock, NC 28532-9653	104-5-C-100 26W 10118

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 **Barbara A. Phillips, a single person,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Leslie G. Kappel and spouse, Patricia A. Kappel,** 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 Building Site No. 1 on the plan of Richland Square, of record as incorporated in the Declaration of Covenants, Conditions and Restrictions in Book 9296, page 961, Register's Office for said County to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to Barbara A. Phillips, an unmarried person, by deed from W.H. Eason, Trustee, of record in Book 7813, page 28, said Register's Office.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to covenants, conditions and restrictions of record in Book 9296, page 978 and Book 9296, page 961, said Register's Office; and to all matters as shown on the herein referenced plan of record in said Register's Office.

94 AUG -2 AM 11:15 DAVIDSON COUNTY, TENN.

77532 IDENTIFICATION REFERENCE

This is improved property, known as: 3511-A Richland Avenue, 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 29th day of July, 1994.

Barbara A. Phillips

Barbara A. Phillips

State of Tennessee
County of Davidson

On this 29th day of July, 1994, before me the undersigned authority, personally appeared **Barbara A. Phillips**, 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: _____

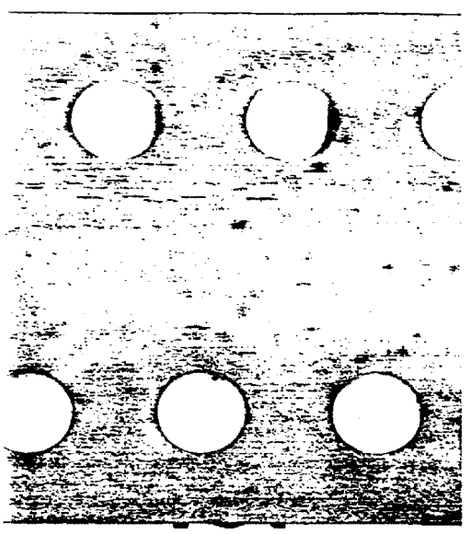
PERCY WILKINS JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

EXP. 7/27/96

Notary Public

3855 02 010 030 793.40





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	212000.00
			CON TX	784.40
			PRFEE	1.00
			WDEED	8.00
			TOTAL	793.40
			CHECK	793.40
08/02/94	01	15:18	0001	3855

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

77532
IDENTIFICATION REFERENCE

94 AUG -2 PM 3:19

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 820378