File Box 38
First Title and Escrow Company, Inc.

WARRANTY DEED

BOOK 9452 PAGE 17

THIS INSTRUMENT PREPARED BY

George E. Mudter, Jr., Atty.
4301 Hillsboro Road, Suite 220
Nashville, Tennesse 37215

#12677

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
ULOS K. ANDERSON (NAME)	FIRST FEDERAL BANK, FSB (NAME)	Map 150-12-A
3537 Dove Creek Road (STREET ADDRESS OR ROUTE NUMBER)	4205 Hillsboro Road, Suite 101B (STREET ADDRESS)	Parcel 140
Antioch, Tennessee 37013 (CITY) (STATE) (P. O. ZIP)	Nashville, Tennessee 37215 (CITY) (STATE) (ZIP)	FB 2DX9120

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, PHILLIPS BUILDERS, INC., a Tennessee corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO ULOS K. ANDERSON AND WIFE, LORETTA C. ANDERSON

HEREINAFTER CALLED THE GRANTEES, THEIR SUCCESSORS, 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. 652 on the Plan of Phase V-B Somerset, as of record in Plat Book 7900, page 575, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Randall Phillips Builders, Inc. and Philhall Corporation by deed from Hubert Beard and wife, Sonear Beard of record in Book 4654, page 67 by Installment Deed from Elmer G. Chadwell and wife, Lorene Y. Chadwell of record in Book 4687, page 44 and by deed from Carl J. Strassle and wife, Sandra G. Strassle of record in Book 5172, page 405, said Register's Office. Philhall Corporation has conveyed it's interest in part of property to Randall Phillips Builders, Inc. by quitclaim deed of record in Book 5508, page 923, corrected in Book 7411, page 17, Register's Office for Davidson County, Tennessee by Articles of Merger of record in Book 7278, page 203, the surviving Corporation shall be known as Phillips Builders, Inc.

This conveyance is made subject to: (1) 1994 Taxes, which have been prorated and assumed by the Grantees; (2) Restrictions of record in Book 7619, page 647 amended in Book 7657, page 583, Book 7675, page 923, Book 7776, page 826, Book 8201, page 770, Book 8708, page 630 and in Book 9036, page 326; (3) Charter of Incorporation of record in Book 7661, page 37 (4) Easements of record in Book 6185, page 312; (5) By-Laws of record in Book 7619, page 679; and (6) All matters appearing on the Plan of record in Plat Book 7900, page 575, said Register's Office.

86691

IDENTIF. & REFERENCE

94 AUG 31 PM 1:4[illegible] FILED & RECORDED DAVIDSON COUNTY, TN.

This is unimproved (XX) improved ( ) property, known as 3537 Dove Creek Road, Antioch, Tennessee 37013

TO HAVE AND TO HOLD the said tract or parcel of land, with the apurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors, 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, successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their successors, 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.

In witness whereof, the GRANTORS have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officer) on this 26th day of August, 94

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

STATE OF TENNESSEE
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____

with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand at office, this _____ day of _____, 19 _____.

My commission expires _____ Notary Public _____

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, RUTH MALATAK

with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Vice President of PHILLIPS BUILDERS, INC. the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand at Office, this 26th day of August 19 94

My commission expires 1-22-95 Notary Public

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 134,900.00

Ulos K. Anderson
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26th DAY OF August, 19 94.

MY COMMISSION EXPIRES: 11/20/96
(AFFIX SEAL)

Notary Public

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

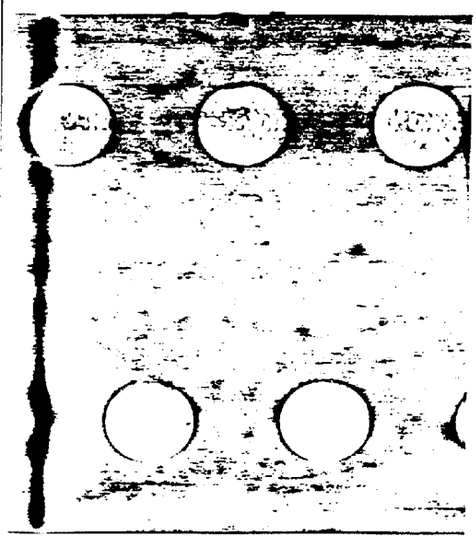
WARRANTY DEED

FROM PHILLIPS BUILDERS, INC.

TO ULOS K. ANDERSON AND WIFE, LORETTA C. ANDERSON

3898 08/31 0101 03CHECK 508.13

PLEASE RETURN TO:
First Title & Escrow Company, Inc.
Suite 11C The Paddock
229 Ward Circle
P.O. Box 926
BRENTWOOD, TENNESSEE 37024-0926



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

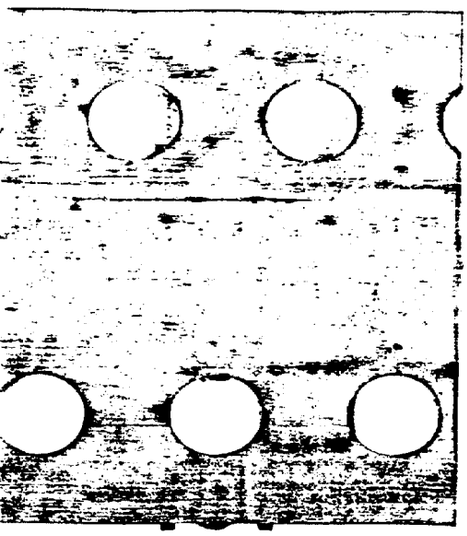
RECEIVED OF _____

FOR _____

BOOK 9452 PAGE 19

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	
				134900.00
			CON TX	499.13
			PRFEE	1.00
			WDEED	8.00
			TOTAL	508.13
			CHECK	508.13
08/31/94	01		13:42 0001	3898



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

86691 #
IDENTIF. & REFERENCE

91, AUG 31 PM 1:42
REGISTER
DAVIDSON COUNTY, TN.

No. 830280