BOOK 9649 PG 216

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 99,100.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 14th DAY OF April 19 95

Notary Public

MY COMMISSION EXPIRES: 7/24/97
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE
JOHN T. COOK
STATE OF TENNESSEE

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
ALFREDO CERRATO (NAME)	LEADER FEDERAL BANK FOR SAVINGS (NAME)	Map 087-05-O
4065 FARMINGHAM WOODS DRIVE (ADDRESS)	158 MADISON AVENUE (ADDRESS)	Group A
HERMITAGE, TN 37076 (CITY) (STATE) (ZIP)	MEMPHIS, TN 38103 (CITY) (STATE) (ZIP)	Parcel 122.00

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 ALFREDO CERRATO AND WIFE, JENNIFER L. CERRATO

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. 150 on the Final Plat of Farmingham Woods Phase III, a Planned Unit Development, of record in Plat Book 7900, Page 554 in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more accurate and complete legal description thereof.

BEING part of the same property conveyed to Phillips Builders, Inc., by Deed from Thelma R. Zanetis, of record in Book 8113, Page 918, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to Declaration of Covenants, Conditions and Restrictions of Farmingham Woods of record in Book 8238, Page 176, and as amended in Book 8351, Page 533, Book 8423, Page 784, Book 8424, Page 426, Book 8447, Page 635, Book 8702, Page 528, Book 9006, Page 409, Book 9006, Page 414 of record in 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.

95 APR 19 AM 10:01
DAVIDSON COUNTY, TN.

52963
IDENTIF. & REFERENCE

unimproved ( )
This is improved (X) property, known as 4065 FARMINGHAM WOODS DRIVE, HERMITAGE, TN 37076
(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 14th day of April 19 95

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

BOOK 9649 PG 217

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 14th day of April 19 95 .

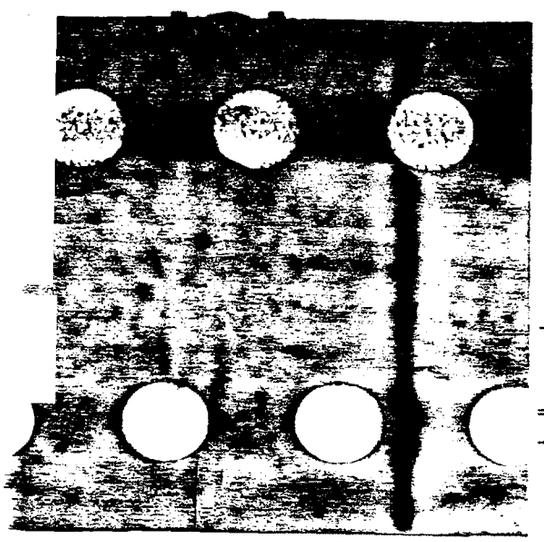
My commission expires 11-28-98

Lillian K. Boyles
Notary Public

LILLIAN K. BOYLES
NOTARY PUBLIC AT LARGE
DAVIDSON CO., TN.

RECORDED 1995 APR 27 8:45 AM

DCTN01W



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

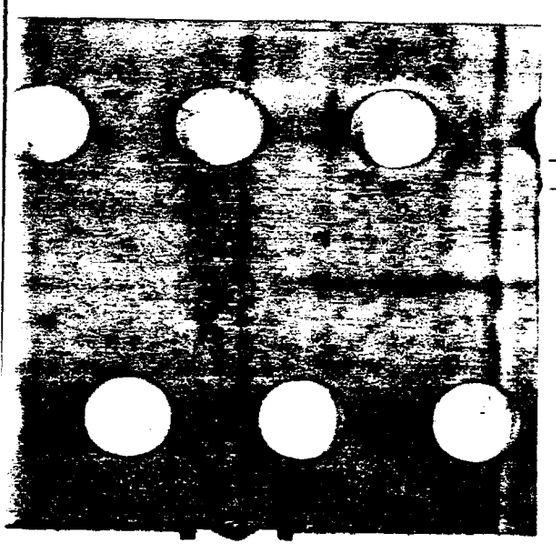
RECEIVED OF _____

FOR _____

BOOK 9649 PG 218

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	99100.00
CON TX	366.67
PRFEE	1.00
MOFEE	8.00
TOTAL	375.67
CHECK	375.67

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

04/19/95 01 10:01 0001 2419

52963

IDENTIF. & REFERENCE

95 APR 19 AM 10: 01

FILED
REGISTER
DAVIDSON COUNTY, TN.

No. 901887