WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 83,000.00

Affiant

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

Notary Public

MY COMMISSION EXPIRES: July 27, 1996
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Linda S. Harris, Attorney, 5400 Maryland Way, Suite 101, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Lisa M. Fitts (NAME)	First Federal Bank, FSB (NAME)	93-10A
463 2nd Avenue South (ADDRESS)	4205 Hillsboro Road #101 (ADDRESS)	463CO
Nashville, TN 37201 (CITY) (STATE) (ZIP)	Nashville, TN 37215 (CITY) (STATE) (ZIP)	13W 14185

FOR AND 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, Phillip A. Talley

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Lisa M. Fitts

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:

Unit No. 463 in Howell Park, a Condominium, a Horizontal Property Regime as shown in a plan recorded in Book 6250, page 868, Register's Office for Davidson County, Tennessee and described in a Master Deed recorded in Book 6816, page 411, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made. The easements, restrictive covenants, conditions and regulations imposed upon and relating to the apartments, property, co-owners and tenants of Howell Park, Condominium apartments, contained in the Master Deed and By-Laws appended thereto, recorded in Book 6816, page 411, Register's Office for Davidson County, Tennessee, are incorporated in this deed by reference and made a part hereof the same as though copied herein.

Being the same property conveyed to Phillip A. Talley, unmarried by deed from Haury and Smith Contractors, Inc. of record in Book 7862, page 865, Register's Office for Davidson County, Tennessee.

COVENANTS, CONDITIONS, AND RESTICTIONS AS CONTAINED IN THE MASTER DEED FOR Howell Park CONDOMINIUMS AS RECORDED IN BOOK 6816, PAGE 411, REGISTER'S OFFICE FOR SAID COUNTY.

This conveyance is subject to any and all existing easements of record.

unimproved ( )
This is improved (X) property, known as 463 2nd Avenue South, Nashville, TN 37201
(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 July, 19 95

Phillip A. Talley

Phillip A. Talley

By: Marcelle C. Talley, Atty in Fact

BOOK 9731 PG 340

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, 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 (s)he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 14th day of July, 19 95.

Commission expires July 27, 1996

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ 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 _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this, 14th day of July, 19 95, personally appeared before me, Marcelle C. Talley _____, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained and who further acknowledged that he is the "attorney-in-fact" of Phillip A. Talley and is authorized by them to execute this instrument on their behalf, as their free act and deed.

Witness my hand, at office, this 14th day of July, 19 95

My commission expires July 27, 1996

Notary Public

95 JUL 17 AM 8:11

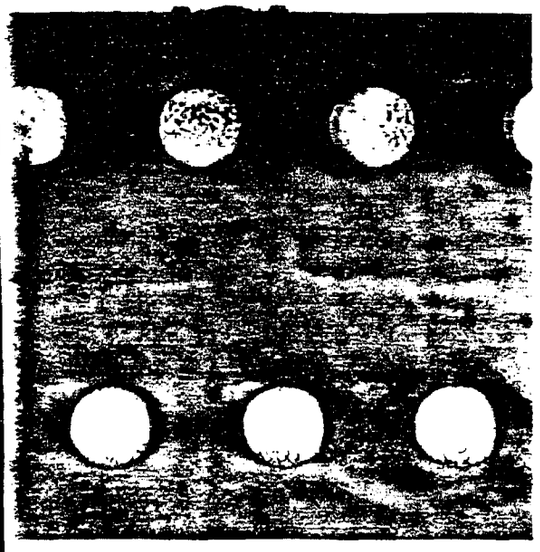
REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE

00079183

1287 17.17 1101 03CHECK

31.50



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

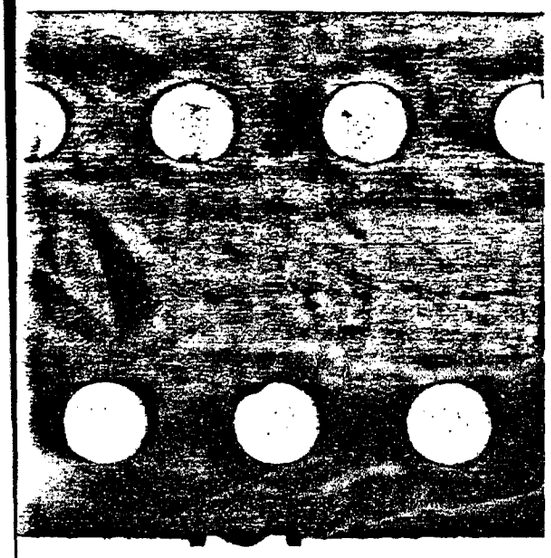
RECEIVED OF _____

FOR _____

BOOK 9731 PG 341

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 83000.00
CON TX 307.10
PRFEE 1.00
WDEED 8.00
TOTAL 316.10
CHECK 316.10

07/17/95 01 08:11 0001 1287

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0079183
IDENTIF. & REFERENCE

95 JUL 17 AM 8:11
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 930389