WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON BOOK 9739 PG 887

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 116,120.00

Charlotte A. Anderson
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20th DAY OF July 19 95

Notary Public
My Commission Expires Nov. 22, 1997

MY COMMISSION EXPIRES:
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

TAYLOR, PHILBIN, PIGUE, MARCHETTI, & BENNETT, One Eleven Union Street, Nashville, TN 37201

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Charlotte A. Anderson (NAME)	Leader Federal Bank for Savings (NAME)	50-3-B-199C0
1824 Apple Valley Circle (ADDRESS)	158 Madison Avenue (ADDRESS)	12D88177
Nashville, TN 37207 (CITY) (STATE) (ZIP)	Memphis, TN 38103 (CITY) (STATE) (ZIP)	

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, Phillips Builders, Inc.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Charlotte A. Anderson, unmarried

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. 112 on the Plan of Amended, Mulberry Downs, Phase 1B, of record in Book 7900, Page 818, Register's Office for said County, reference to which is hereby made for a more complete and accurate description.

Being part of the same property conveyed to Phillips Builders, Inc. by deed from George T. Hicks and wife, Sallie R. Hicks of record in Book 7770, Page 859 and in Book 7855, Page 630, Register's Office for Davidson County, Tennessee.

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

00082125

IDENTIFICATION

95 JUL 25 PM 4:01

REGISTER
DAVIDSON COUNTY, TN.

4512 07/25 0101 03CHECK 438.57

unimproved ( )
This is improved (X) property, known as 1824 Apple Valley Circle, Nashville, TN 37207
(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 20th day of July 19 95

Phillips Builders, Inc.
By: Ruth Malatak, VP
Ruth Malatak, Vice-President

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

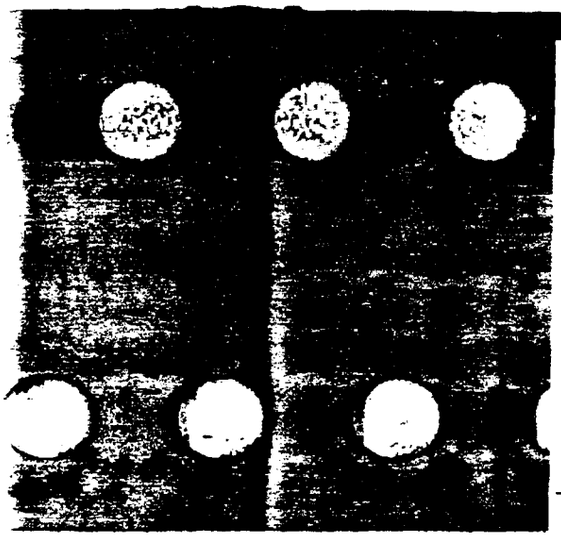
Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Ruth Malatak and _____ with whom I am personally acquainted and who upon ~~XXX~~ her oath(s) acknowledged ~~XXX~~ herself to be the Vice-President and _____ respectively of the Phillips Builders, Inc. the within named bargainor, and 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 _____.

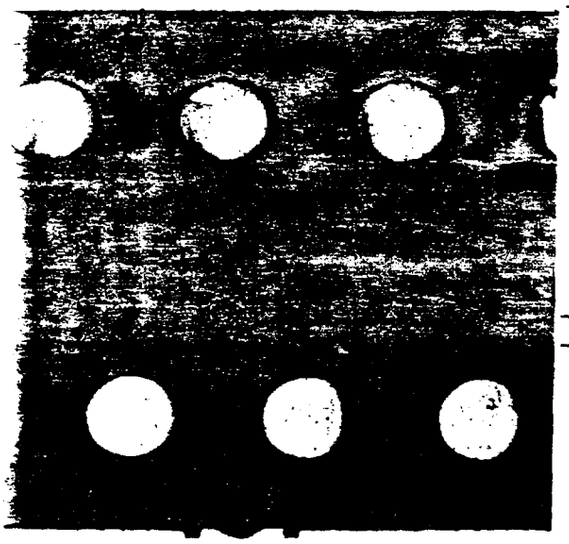
Witness my hand and official seal at office at Nashville, TN on this the 20th day of July 19 95.

My commission expires My Commission Expires Nov. 22, 1997

_____
Notary Public

KATHLEEN M. NOTARY PUBLIC AT LARGE





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9739 PG 889

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 116120.00
CON TX 429.57
PRFEE 1.00
WDEED 8.00
TOTAL 438.57
CHECK 438.57

07/25/95 01 16:01 0001 4512

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0082125
IDENTIF. # REFERENCE

95 JUL 25 PM 4:01

REGISTER
DAVIDSON COUNTY, TN.

No.933582