STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 226,020.00

Marlene H. Luffman
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF November 19 95

Notary Public

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

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE
My Commission Expires November 20, 1996

THIS INSTRUMENT WAS PREPARED BY
GREGORY S. PERRONE, ATTORNEY AT LAW
109 Westpark Drive, Suite 330, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Marlene H. Luffman (NAME)	Leader Federal Bank for Savings (NAME)	147-12-0-A-54CO
6025 Ridge Farm Place (ADDRESS)	P.O. Box 2926 (ADDRESS)	
Brentwood, TN 37027 (CITY) (STATE) (ZIP)	Memphis, TN 38101-2926 (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 Marlene H. Luffman, 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, TN, BEING Lot No. 53 on the Plan of Section Two Addition to Brelan Park at Saddlewood, of record in Book 7900, page 963, Register's Office for Davidson County, TN, to which Plan reference is hereby made for a complete and accurate description thereof.

Being part of the property conveyed to Phillips Builders, Inc., by deed from C. Wayne Meadows and Edward R. Phillips, as tenants in common, of record in Book 9763, Page 56, Register's Office for Davidson County, TN.

This conveyance is subject to the following: All matters appearing on the plan of record in Book 7900, page 788; Declaration of covenants, conditions and restrictions of record in Book 8891, page 850, supplemented in Book 9462, page 398, amended and restated in Book 9480, page 387; By-Laws in Book 8891, page 869; Codes Administration agreement in Book 6012, page 981; Easement in Book 7883, page 311; Application for Greenbelt Assessment in Book 8886, page 794 & Book 8886, page 793; all of record in the Register's office for Davidson County, Tennessee.

IDENTIF. ↑ REFERENCE 0128967

'95 DEC -5 AM 10:24
FELIX Z. WILSCH II REGISTER
DAVIDSON COUNTY, TN.

4877 12/05 0101 03CHECK 845.20

This is improved (X) unimproved ( ) property, known as 6025 Ridge Farm Place, Brentwood, TN 37027
(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 22nd day of November 19 95

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

BOOK 9878 PG 711

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 WILLIAMSON

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, 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 [illegible]Tennessee on this the 22nd day of November 19 95.

My commission expires _____

WANDA F. SULTS NOTARY PUBLIC AT LARGE STATE OF TENNESSEE
My Commission Expires September 28, 1997

_____
Notary Public

WARRANTY DEED

FROM

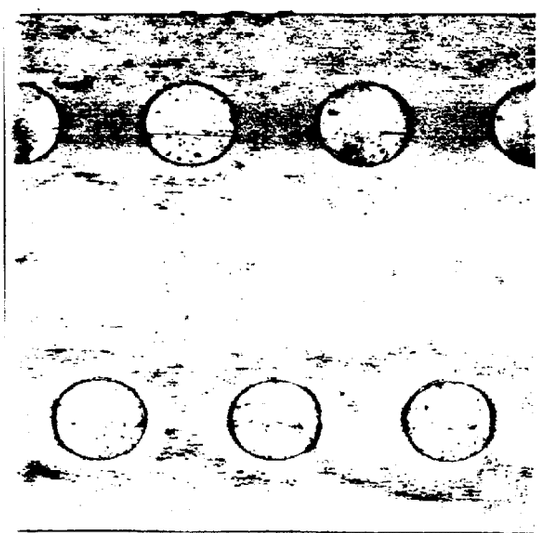
Phillips Builders, Inc.

TO

Marlene H. Luffman

RETURN TO:

GREGORY S. PERRONE
ATTORNEY - AT - LAW
109 Westpark Drive, Suite 330
Brentwood, Tennessee 37027



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

RECEIVED OF _____

FOR _____

BOOK 9878 PG 712

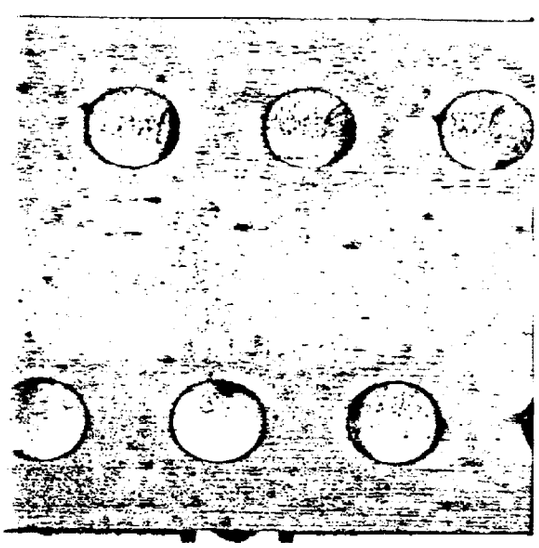
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	
	226020.00
CON TX	836.20
PRFEE	1.00
WDEED	8.00
TOTAL	845.20
CHECK	845.20

12/05/95 01 10:26 0001 4857

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0128967
IDENTIF. ↑ REFERENCE

95 DEC -5 AM 10:24
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 983351