File Box 9-B
First Title and Escrow Company, Inc.

WARRANTY DEED

BOOK 9882 PG 405

THIS INSTRUMENT PREPARED BY

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

#13477

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
MICHAEL F. CUTLER (NAME)	LEADER FEDERAL BANK F R SAVINGS (NAME)	141-15-D
805 Onslow Way (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 2926 (STREET ADDRESS)	188
Nashville, Tennessee 37221 (CITY) (STATE) (P. O. ZIP)	Memphis, Tennessee 38101 (CITY) (STATE) (ZIP)	9D82374

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 MICHAEL F. CUTLER AND WIFE, CHRISTINE A. CUTLER

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. 188 on the Plan of Phase III - D "Sheffield" on the Harpeth, as of record in Plat Book 7900, pages 710 and 712, Register's Office for said County, to which plan reference is made for a more complete description.

Being part of the same property conveyed to Randall Phillips Builders, Inc., a Tennessee corporation by deed from Phillips Builders, a Tennessee general partnership composed of E. Randall Phillips, Harry E. Phillips and Randall L. Phillips of record in Book 7195, page 96, Register's Office for Davidson County, Tennessee. By Articles of Merger of record in Book 7298, page 203, Randall Phillips Builders, Inc. is now known as Phillips Builders, Inc..

This conveyance is made subject to: (1) Restrictions of record in Book 7145, page 954, amended in Book 9313, page 806; (2) Easement of record in Book 5738, page 829; Book 4136, page 525 and in Book 4279, page 731; (3) By-Laws of record in Book 7145, page 964, amended in Book 8146, page 463; (4) Charter of record in Book 6939, page 983; (5) Consent of record in Book 8276, page 238; and (6) All matters appearing on the Plan of record in Plat Book 7900, pages 710 and 712, said Register's Office.

IDENTIF. ↑ REFERENCE 0129972

95 DEC -7 AM 10:22
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

This is improved (XX property, known as 805 Onslow Way, Nashville, Tennessee 37221
unimproved ( )

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 29th day of November, 19 95

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

STATE OF TENNESSEE

BOOK 9882 PG 406

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 29th day of November 19 95

My commission expires 5/23/98 Notary Public _____

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 212,185.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th DAY OF November 19 95

MY COMMISSION EXPIRES: 11/21/96
(AFFIX SEAL)

Notary Public

WARRANTY DEED

FROM

PHILLIPS BUILDERS, INC.

TO

MICHAEL F. CUTLER AND WIFE,
CHRISTINE A. CUTLER

5963 12/07 0101 03CHECK 794.1

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

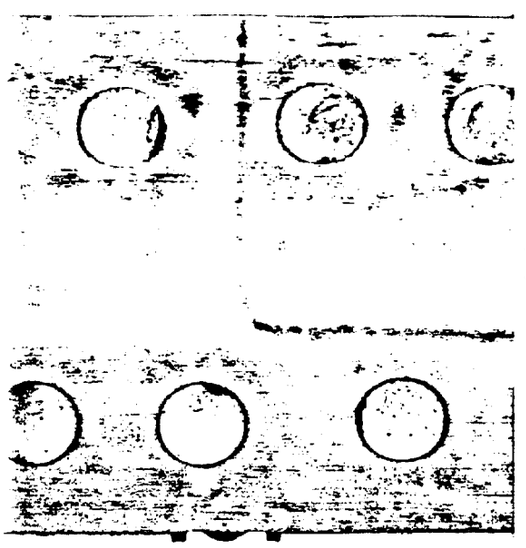
RECEIVED OF _____

FOR _____

BOOK 9882 PG 407

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
212185.00
CON TX 785.14
PRFEE 1.00
~~WDEED 8.00~~
~~TOTAL 794.14~~
CHECK 794.14
12/07/95 01 10:24 0001 5963

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0129972
IDENTIF. ↑ REFERENCE

95 DEC -7 AM 10: 22
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 984446