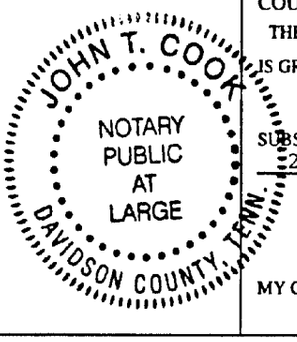
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R-14-A

BOOK 9972 PG 609

WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 101,800.00

Charlotte D. Keil
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF February 19 96

Notary Public

MY COMMISSION EXPIRES: July 26, 1997
(AFFIX SEAL)

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
CHARLOTTE D. KEIL (NAME)	LEADER FEDERAL BANK (NAME)	MAP 164-13
205 Crosshaven Court (ADDRESS)	P.O. Box 2926 (ADDRESS)	PARCEL 11
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Memphis, TN 38101-2926 (CITY) (STATE) (ZIP)	2DX-09534

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 D. KEIL, 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. 297 of Asheford Crossing, Section One, a Planned Unit Development, of record in Plat Book 7900, page 937, said Register's Office, to which plat reference is hereby made for a more complete legal description.

BEING part of the same property conveyed to Phillips Builders, Inc., a Tennessee Corporation by deed from Luther A. Hill, Oly R. Hill and Charles W. Hill, as Co-Trustees of record in Book 9336, page 227, Register's Office of Davidson County, Tennessee.

THIS conveyance is subject to Declaration of Covenants of record in Book 9651, page 900, 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.

unimproved ( )
This is improved (X) property, known as 205 Crosshaven Court, Antioch, TN 37013
(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 27th day of February 19 96

PHILLIPS BUILDERS, INC.

By: Ruth Malatak

Ruth Malatak, Vice President

BOOK 9972PG610

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, 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 27th day of February 1996.

My commission expires July 26, 1997

JOHN T. COOK
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

Notary Public

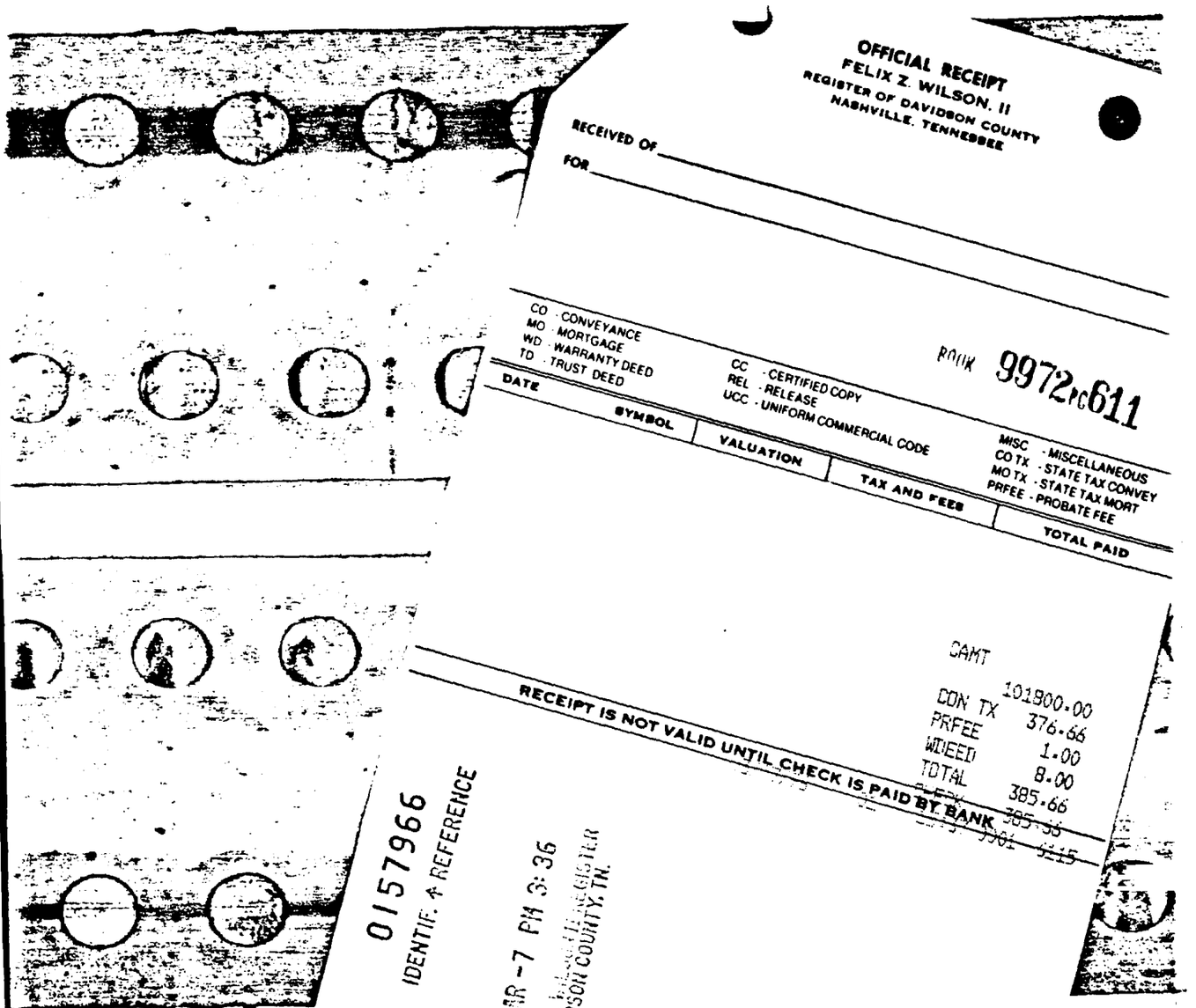
0157966

IDENTIFICATION REFERENCE

96 MAR -7 PM 3:36

FILED & RECORDED
DAVIDSON COUNTY, TN.

515 03/07 1:01 03CHECK 385.55



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

RECEIVED OF

FOR

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

BOOK 9972 PG 611

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT

CON TX	101900.00
PRFEE	376.66
WHEED	1.00
TOTAL	8.00
	385.66

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0157966
IDENTIF. & REFERENCE

96 MAR -7 PM 3:36
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1014223