ADDRESS NEW OWNER:	SEND TAX BILL TO:	MAP-PARCEL NOS.
	First Federal Bank, FSB	
Cheryl A. Murphy	dba The Bank of Brentwood	MAP and PARCEL
	Attn: Tax Dept.	
228 Downeymeade Dr.	155 Franklin Road, Suite 144	85-7-49
Nashville, TN 37214	Brentwood, TN 37027	

This instrument prepared by: Smith & Archer, P.C., 2605 Elm Hill Pike, Suite C
, Nashville, TN 37214 (Davidson County - Box 27B)

WARRANTY DEED

9217 07/15 0101 03CHECK 432.65

FOR AND IN CONSIDERATION of the sum of TEN and No/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Charlotte Ann Speakman, unmarried**, (the "Grantors") have bargained and sold, and by these presents do transfer and convey unto **Cheryl A. Murphy, unmarried** (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, being more particularly described as follows, to wit:

Being Lot No. 218, on the plan of Stanford Country Club Estates, Section 4, of record in Plat Book 2900, Page 83 & 84, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Charlotte Ann Speakman, unmarried, by warranty deed from Joe Carl Youree and wife, Donna G. Youree of record in Book 8411, Page 314, Register's Office, Davidson County, Tennessee.

This is property with a common address of 228 Downeymeade Dr., Nashville, TN 37214.

The property being conveyed herein is being conveyed in its "AS IS" condition.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING: 1) Property taxes for the current year, said taxes being prorated and payment of same being assumed by the Grantees; 2) The Plan of Record in Book 2900, Page 83 & 84, said Register's office and all matters therein; 3) Restrictive Covenants of record in Book 3066, Page 219, and in Book 3127, Page 370, said Register's office; 4) Sanitary Sewer and/or Storm Drainage Easement of record in Book 5162, Page 541, said Register's office.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater for this transfer is $114,500.00

Cheryl A Murphy
Affiant

Subscribed and sworn before me this 12th day of July, 1996.

My Commission Expires: 5/23/98
Notary Public

02203572
IDENTIF. & REFERENCE
96 JUL 15 AM 11:33
DAVID

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees' successors and assigns, forever.

And Grantors do covenant with the said Grantees that Grantors are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered except as set forth herein.

And Grantors do further covenant and bind themselves, their representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

When necessary for proper construction, the singular shall include the plural and the plural shall include the singular, and the reference to any gender shall include reference to any and all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this **12th** day of **July, 1996.**

Charlotte Ann Speakman

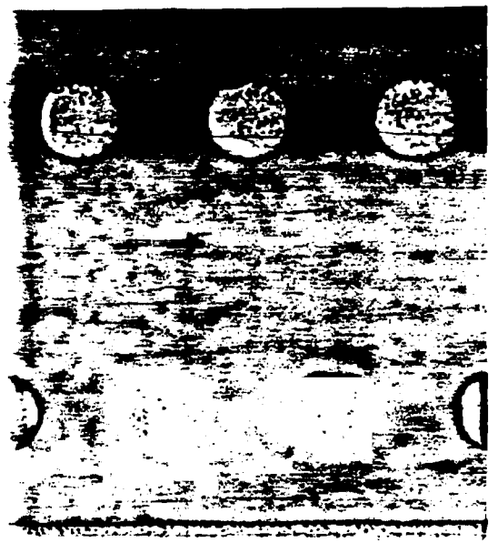
STATE OF TENNESSEE
COUNTY OF DAVIDSON

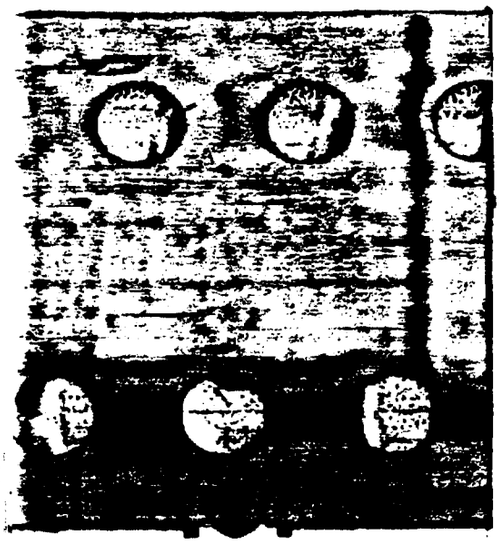
Personally appeared before me, **the undersigned authority**, a Notary Public in and for said County and State, the within named **Charlotte Ann Speakman, unmarried**, with whom I am personally acquainted, or who proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at **Nashville**,, Tennessee, this **12th** day of **July, 1996.**

Notary Public
My Commission Expires: 5/23/98

File No. 9607-279





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

RECEIVED OF _____

FOR _____

BOOK 10121 PG 37

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 114500.00
CON TX 423.65
PRFEE 1.00
WDEED 8.00
TOTAL 432.65
CHECK 432.65

07/15/96 01 11:36 0001 5217

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0203572
IDENTIF. # REFERENCE

96 JUL 15 AM 11:33

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1062895