PREPARED BY: Zaring National Corporation
Brentwood, TN 37027

BOX 15

WARRANTY DEED

THIS INSTRUMENT WAS PREPAID BY ZARING NATIONAL CORPORATION

BOOK 7935 PAGE 839

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
John R. Verno & wife,	PHH US Mortgage Corporation	86-4A
(NAME) Karen Verno	(NAME) 55 Haddonfield Road	14
(STREET ADDRESS OR ROUTE NUMBER) 312 Oakcrest Court	(STREET ADDRESS) Cherry Hill, New Jersey 08002	
(CITY) (STATE) (P.O. ZIP) Hermitage, TN 37076	(CITY) (STATE) (ZIP)	

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, WE, ZARING NATIONAL CORPORATION, an Ohio corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO John R. Verno & wife Karen Verno

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: TO-WIT:

Being Lot Number 67 on the Plan of OAKCREST, Phase 1-B, of record in Plat Book 6200, at page 385, Register's Office for said County, Tennessee, to which reference is hereby made for a more complete description.

Being part of the property conveyed to Zaring National Corporation, of record in Book 7772, Page 146, Register's office for said County.

This conveyance is subject to taxes for the year 1988 and subsequent years, easements and restrictive covenants of record.

6 5.2 9.4

IDENTIFICATION REFERENCE

SEP 12 1 30 PM '89

FELIX Z. WILLIAMS, Register
DAVIDSON COUNTY, TN

unimproved ( )
This is improved (X) property, known as 312 Oakcrest Court, Hermitage, Tennessee 37076
(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, 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 successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against 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 its hand this 31st day of August, 19 89

ZARING NATIONAL CORPORATION, an Ohio corporation

BY: Richard J. Bell

Richard J. Bell, president

STATE OF _____)
COUNTY OF _____)

BOOK 7935 PAGE 810

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, and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand and official seal at _____, 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 Richard J. Bell and _____, with whom I am personally acquainted and who upon (his oath, ~~XXXXXXXXX~~) acknowledged (himself, ~~XXXXX~~) to be the ~~president~~ and _____ respectively of the Zaring National Corporation the within named bargainor, a corporation, and that (he, ~~XX~~ they) as such ~~president~~ and _____, being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by the said Richard J. Bell as such president, and attesting the same by the said _____ as such _____.

WITNESS my hand and official seal at office at Brentwood on this 31st day of Aug., 19 89

My Commission Expires: NOV. 21, 1992

Debra A. Stiles
Notary Public

DEBRA A. STILES NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

WARRANTY DEED

FROM

ZARING NATIONAL CORPORATION

TO

an Ohio corporation

John R. Verno & wife,

Karen L. Verno

RETURN TO:
Zaring National Corporation
Brentwood, Tennessee

3715 09/12 0101 03CHECK 509.59

STATE OF Tennessee)
COUNTY OF Davidson)

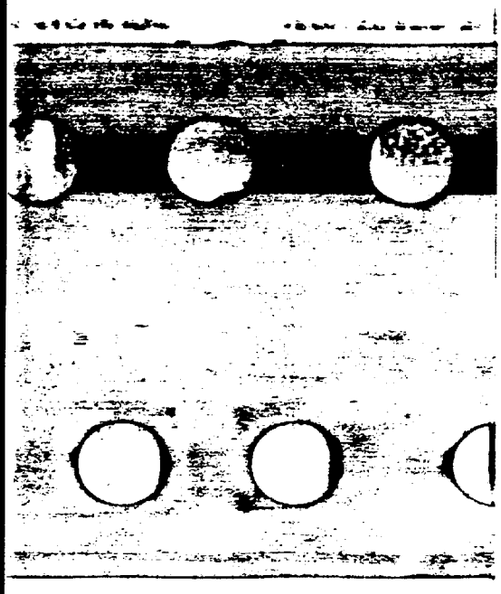
The actual consideration or value, whichever is greater, for this conveyance is $ 152,311.00

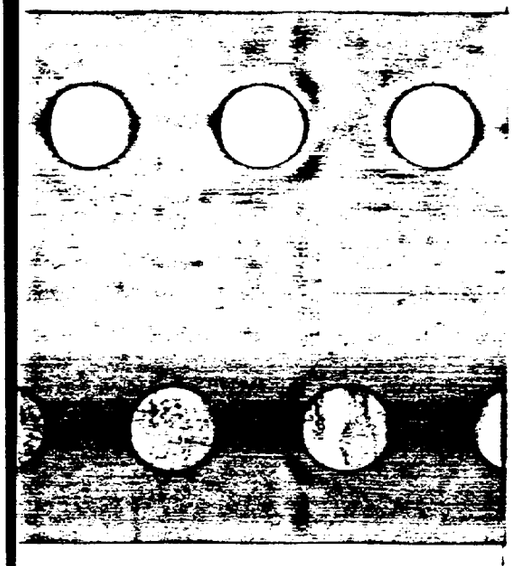
Subscribed and sworn to before me this 31st day of August, 1989.

My Commission Expires: 5/26/93

Notary Public

MARY K. [illegible] NOTARY PUBLIC AT LARGE STATE OF TENN[illegible]





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 7935 PAGE 841

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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL

CAMT	
	152311.00
CON TX	502.59
PRFEE	1.00
MDEED	6.00
TOTAL	509.59
CHECK	509.59

RECEIPT IS NOT VALID UNTIL DATE IS PAID BY BANK 31 0001 3715

6 5 2 9 4

IDENTIFICATION REFERENCE

SEP 12 1 30 PM '00

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 247720