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Bcx1

FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF ~~DAVIDSON~~ } At Large

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 109,560.00

Ramona S. Hale
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF February, 92

Notary Public

MY COMMISSION EXPIRES: October 9, 1995

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Gary B. Fisher, Attorney, 2711 Murfreesboro Rd. #105, Antioch, TN 37013
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	Mortgagee: and Send Tax Bill To:	MAP-PARCEL NUMBERS
Ramona S. Hale (NAME)	PHH US Mortgage Corporation (NAME)	150-12-0A
3705 Seasons Drive (STREET ADDRESS OR ROUTE NUMBER)	55 Haddonfield Road (STREET ADDRESS)	64.00 co
Antioch, TN 37013 (CITY) (STATE) (P. O. ZIP)	Cherry Hill, New Jersey 08002 (CITY) (STATE) (ZIP)	02 DX 08252

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, Phillips Builders, Inc.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Ramona S. Hale and husband, Richard L. Hale

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. 672 on the Final P.U.D. Plan of Somerset, Phase III, of record in Plat Book 6900, Page 858, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Phillips Builders, Inc. by deed of record in Book 5508, Page 923, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

8.9888

IDENTIFICATION REFERENCE

MAR 5 1 50 PM '92

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN

3630 03/05 0101 03CHECK 412.52

unimproved ( )
This is improved (XX) property, known as 3705 Seasons Drive 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 28th day of February, 19 92

Phillips Builders, Inc.

By: Ruth Malatek, Asst Vice President

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STATE OF TENNESSEE
Davidson County

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____.

_____ Notary Public

Commission Expires_____

STATE OF TENNESSEE
Davidson County

Before me, the undersigned a Notary Public in and for the State and County aforesaid, personally appeared Ruth Malatak

_____

_____

with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged ~~himself~~ herself to be the _____ Asst. Vice President of the Phillips Builders, Inc. a corporation, and that she as such Asst Vice President, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by ~~himself~~ herself as Asst. Vice President.

Witness my hand and official seal at Antioch, Tennessee, this 27th day of February, 1992.

Jan Holloway Notary Public

Commission Expires 10-9-95

WARRANTY DEED

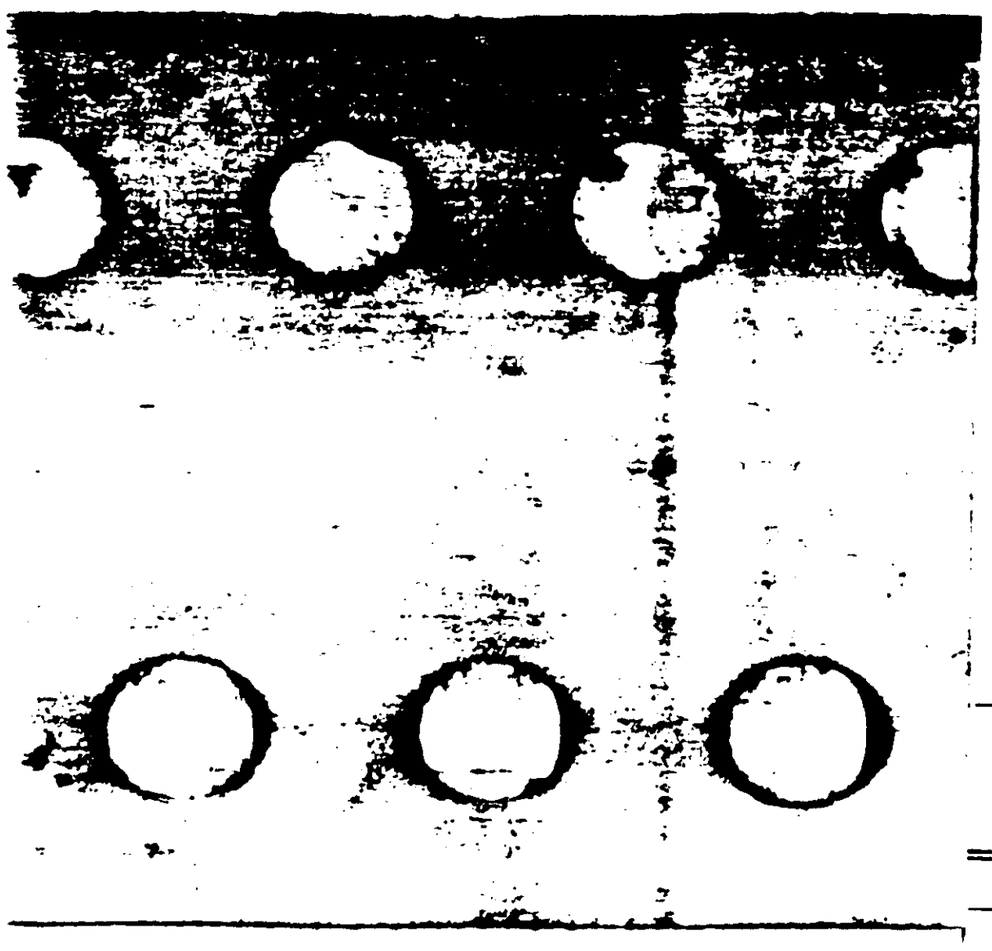
FROM

Phillips Builders, Inc.

TO

Ramona S. Hale and husband,
Richard L. Hale

Guaranty Title and Escrow Co.
Suite 105, Priest Lake Professional Building
2711 Murfreesboro Road
Antioch, Tennessee 37013
Phone (615) 367-0595
Phone (615) 367-0697



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

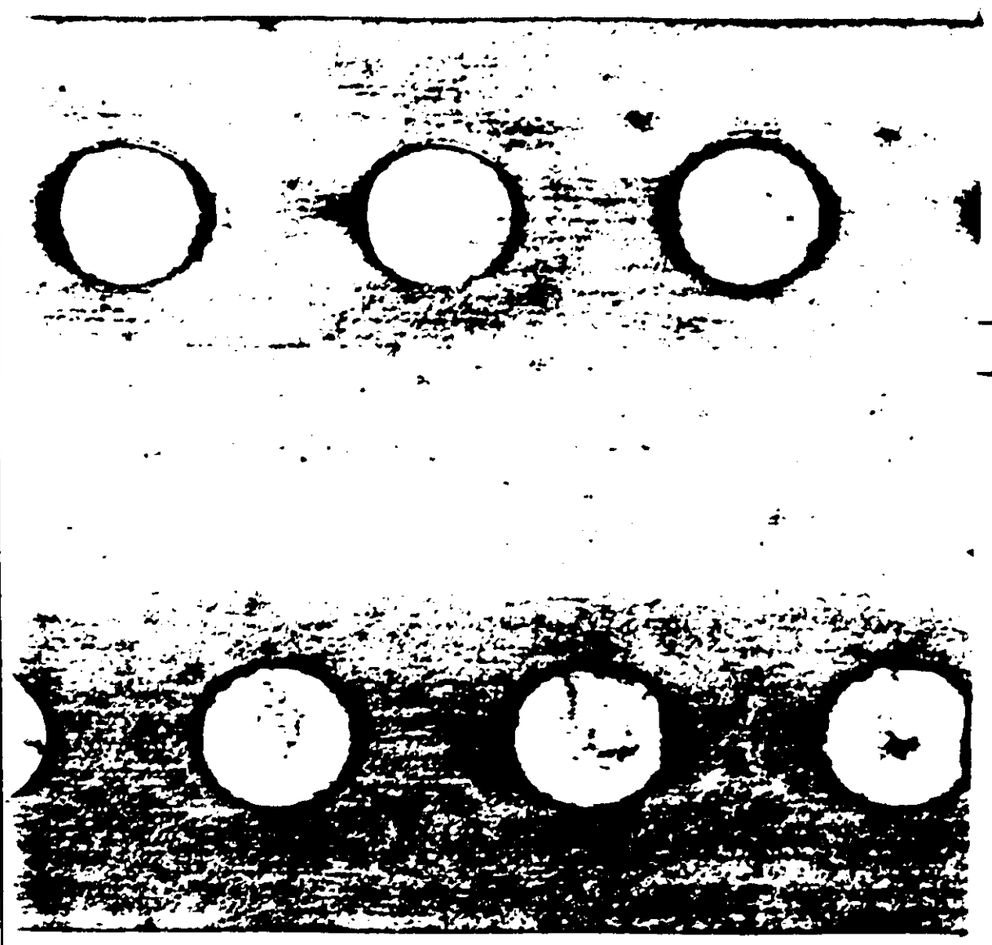
RECEIVED OF _____

FOR _____

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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	
	109560.00
CON TX	405.52
PRFEE	1.00
WDEED	6.00
TOTAL	412.52
CHECK	412.52

03/05/92 01 13:57 0001 3630

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8988.8

IDENTIFT REFERENCE

MAR 5 1 50 PM '92

FELIX Z. WILSON II REG. STA.
DAVIDSON COUNTY, TN

No. 508105