PREPARED BY (AND RETURN TO):
WILKINS & IVEY, Attorneys
2405 Crestmoor Road; P.O. Box 150157
Nashville, Tennessee 37215-0157
Ph. (615) 298-3312 - Fax. 292-8746

W & I Ref: (KD) (Title No: 32023)
Dav. Co. File: Box 8

PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

State of Tennessee
County of Davidson
The actual consideration or value, whichever is greater, for this transfer is: $ 122500.00

Affiant

Sworn and subscribed before me this 26th day of June, 1992.

Notary Public

My Comm. Expires: 9/26/92

ADDRESS NEW OWNER:
Jeffrey Theodore Zudock
116 Brian Circle
Antioch, Tennessee 37013

RESPONSIBLE FOR PAYMENT OF TAXES:
PHH US Mortgage Corporation
55 Haddonfield Road
Cherry Hill, New Jersey 08002

MAP-PARCEL NUMBERS
173-04-A-014

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Paul R. Spencer and spouse, Lisa S. Spencer,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Jeffrey Theodore Zudock and spouse, Stacey Lynn Zudock,** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 14 on the plan of Phase 1 of Oak Highlands, of record in Book 6900, page 433, Register's Office for said County.

SAID Lot No. 14 fronts 84.10 feet on the northerly margin of Brian Circle and extends back 122.23 feet on the westerly line and 126.30 feet on the easterly line to a line in the rear, measuring 39.50 feet thereon.

BEING the same property conveyed to Paul R. Spencer and wife, Lisa S. Spencer by deed from Gemcraft Homes (Tennessee), Inc. of record in Book 7483, page 606, Register's Office for Davidson County, Tennessee.

Description Reference: The description is the same as that used in the last deed prior to this transaction..

2309 07/02 0101 03CHECK 462.25

24758

IDENTIF. REFERENCE

JUL 2 1 47 PM '92

FELIX Z. WILSON II REGISTER DAVIDSON COUNTY TN.

This is improved property known as: 116 Brian Circle, Antioch, Tennessee 37013

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 26th day of June, 1992.

Paul R. Spencer

Lisa S. Spencer

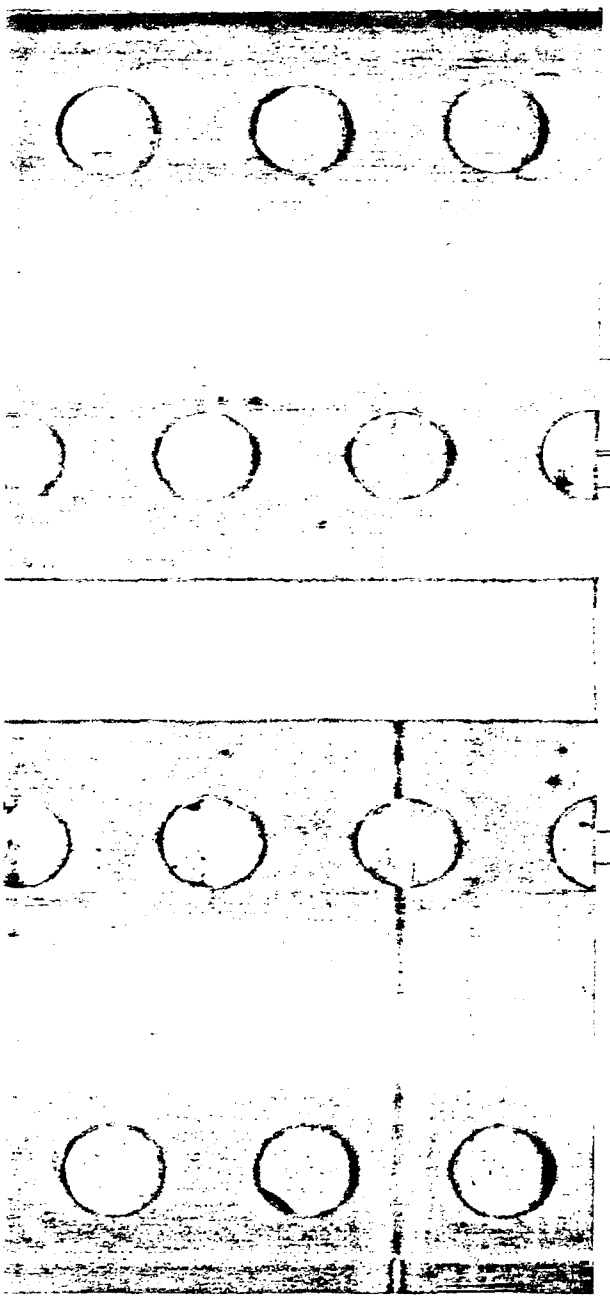
State of Tennessee
County of Davidson

On this 26th day of June, 1992, before me the undersigned authority, personally appeared Paul R. Spencer and Lisa S. Spencer, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 9/26/92

Notary Public



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8667 PAGE 690

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 122500.00	
			CON TX 453.25	
			PRFEE 1.00	
			WDEED 8.00	
			TOTAL 462.25	
			CHECK 462.25	
07/02/92	01	13:49	0001 2309	

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

24758

IDENTIF. REFERENCE

JUL 2 1 48 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 547090