This Instrument Prepared By:
HAROLD REEVES, ATTORNEY P.C.
640 Spence Lane, Suite 218
Nashville, TN 37217
(615) 361-6679

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BOOK 9432 PAGE 209

ADDRESS NEW OWNER:
Robert S. Oreskovic
116-118 Glen Cove Trail
Hermitage, TN 37076

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
PHH US Mortgage Corporation
6000 Atrium Way
Mt. Laurel, New Jersey 08054

MAP AND PARCEL:
MAP 97-8
PARCEL 70
4D16121

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we, Robert B. Johnson and David L. Johnson d/b/a Johnson Property Management hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Robert S. Oreskovic, 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:

BEING Lot No. 249, Section Eleven-B, Lake Park, of record in Book 5200, Page 432, Register's Office, Davidson County, Tennessee.

Being a part of the same property conveyed to Robert B. Johnson and David L. Johnson, both unmarried, d/b/a Johnson Property Management, by deed from Lake Cove Associates of record in Book 7880, Page 809, Register's Office for Davidson County, Tennessee.

This is part of the same description as in previous deed of record.

This conveyance is subject to restrictions of record in Book 5928, Page 106, said Register's Office.

This conveyance is subject to 30 foot minimum building setback line and 10 foot public utility and drainage easement of record in Book 5200, Page 432, said Register's Office.

This is improved property known as 116-118 Glen Cove Trail, Hermitage, TN 37076.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Robert S. Oreskovic, Unmarried, their heirs and assigns, forever; and we, Robert B. Johnson and David L. Johnson d/b/a Johnson Property Management 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 shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this the 5th day of August, 1994.

Robert B. Johnson and David L. Johnson d/b/a
Johnson Property Management

Robert B. Johnson

David L. Johnson

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Robert B. Johnson and David L. Johnson d/b/a Johnson Property Management the bargainors, with whom I am personally acquainted (or 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 the 5th day of August, 1994.

NOTARY PUBLIC

My Commission Expires: 11/3/96

STATE OF TENNESSEE)
COUNTY OF Davidson)

8173 08/09 0101 03CHECK 299.45

The actual value or consideration, whichever is greater, for this transfer is $ 78,500.00.

Robert S. Oresbi
AFFIANT

Subscribed and sworn to before me this 5th day of August, 1994.

NOTARY PUBLIC
My Commission Expires: 11/3/96

79603
IDENTIF. & REFERENCE

94 AUG -9 AM 10:48
FELIX A. ... REGISTER
DAVIDSON COUNTY, TN.



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

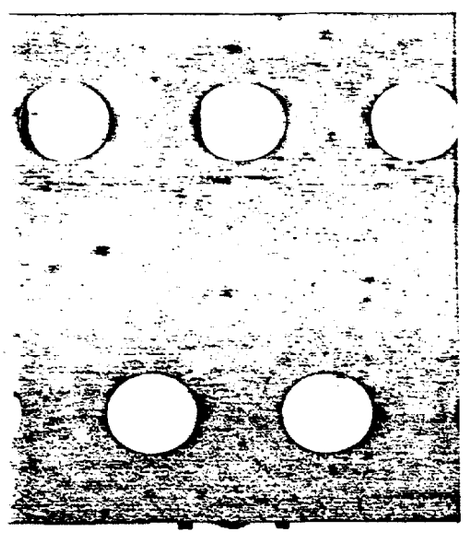
RECEIVED OF _____

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	78500.00
CON TX	290.45
PRFEE	1.00
WDEED	8.00
TOTAL	~~299.45~~
CHECK	~~299.45~~

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/09/94 01 10:49 0001 6173

79603
IDENTIF. # REFERENCE

94 AUG -9 AM 10:48
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 822662