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

File Box 24

BOOK 9502PG445

ADDRESS NEW OWNER:
Belinda K. O'Brien
404 Black Mountain Drive
Antioch, Tennessee 37013

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
PNC Mortgage Corporation of America
568 Atrium Drive
Vernon Hills, IL 60061

MAP AND PARCEL:
MAP 135-14 GrA
PARCEL 101

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, we, Philip K. Ehrlich and wife, Penelope G. Ehrlich hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Belinda K. O'Brien, married , hereinafter called the Grantee, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

BEING Lot No. 76, on the Plan of Pinnacle Point Subdivision, Phase III, of record in Plat Book 6900, Page 391 through 393, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Philip K. Ehrlich and wife, Penelope G. Ehrlich, by deed from Centex Real Estate Corporation of record in Book 7778, Page 102, Register's Office for Davidson County, Tennessee.

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

Grantee herein, as part of the purchase price and consideration for this deed, assume and agree to pay the indebtedness evidenced by that certain deed of trust made by Phillip K. Ehrlich and wife, Penelope G. Ehrlich to Mortgage Investors Group, Inc., which deed of trust is recorded in the office of the Register of Deeds of Davidson County, Tennessee, in Book 8572, Page 657, and note of even date thereby secured, in the original principal amount of $96,150.00, payable now to PNC Mortgage Corp. And for the same consideration Grantee hereby assume the obligations of Phillip K. Ehrlich and wife, Pennelope G. Ehrlich, under the terms of the instruments creating the loan to indemnify the Department of Veterns Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness above mentioned. This liability to the Department of Veterans Affairs is under the authority of chapter 37, title 38, of the United States Code, and supersedes any State or local law barring or limiting deficiencies following foreclosure of real property. The escrow account transferred to Grantee. Loan No. 401546

Subject to Declaration of Covenants, Conditions, and Restrictions of record in Book 7032, Page 733; corrected in Book 7065, Page 959; amended in Book 7067, Page 739; Articles of Incorporation of record in Book 7058, Page 234; By-Laws of record in Book 7032, Page 761; Deed to Common Area of record in Book 7032, Page 730, and such easements and setback lines of record in Plat Book 6900, Pages 391, 392 and 393, said Register's Office.

This is improved property known as 404 Black Mountain Drive, Antioch, TN 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 Belinda K. O'Brien, married, her heirs and assigns, forever; and we, Philip K. Ehrlich and wife, Penelope G. Ehrlich do covenant with the said Grantee 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 Grantee, her 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 24th day of October, 1994.

Philip K. Ehrlich

Penelope G. Ehrlich

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Philip K. Ehrlich and wife, Penelope G. Ehrlich 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 Warranty Deed for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this the 24th day of October, 1994.

NOTARY PUBLIC

My Commission Expires: 3/22/97

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $ 110,000.00.

AFFIANT

Subscribed and sworn to before me this 25th day of October, 1994.

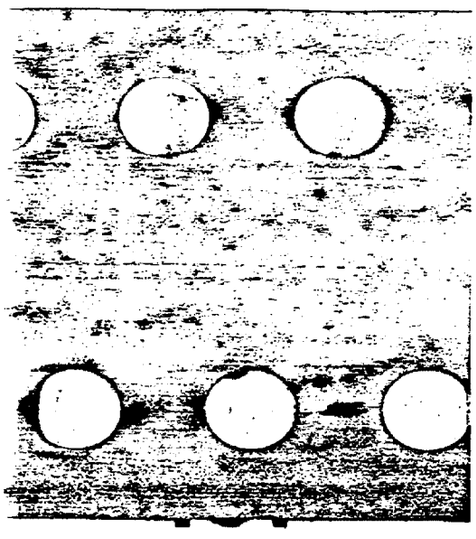
NOTARY PUBLIC
My Commission Expires: 3/22/97

02994
IDENTIF. & REFERENCE

94 OCT 26 PM 1:18
REGISTER
DAVIDSON COUNTY, TN.

1608 10/26 0101 03CHECK 416.00





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

RECEIVED OF _____

FOR _____

BOOK 9502 PG 447

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	
				110000.00
			CON TX	407.00
			PRFEE	1.00
			WDEED	8.00
			TOTAL	416.00
			CHECK	416.00
10/26/94		01	13:18 0001	1608

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02994
IDENTIF. ↑ REFERENCE

94 OCT 26 PM 1:18
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 847755