ADDRESS NEW OWNER:	SEND TAX BILL TO:	MAP-PARCEL NOS.
Todd L. Smith	PHH US Mortgage Corporation	MAP and PARCEL
Kathy S. Smith	Attn: Tax Dept.	
2113 Stromsbury Drive	6000 Atrium Way	086-08-0-080.00
Hermitage, TN 37076	Mt. Laurel, NJ 08054	

This instrument prepared by: Smith & Archer, P.C., 2605 Elm Hill Pike, Suite C
, , Nashville, TN 37214 (Davidson County - Box 27B)

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and No/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Debbie S. Gregory, unmarried** , (the "Grantors") have bargained and sold, and by these presents do transfer and convey unto **Todd L. Smith and Kathy S. Smith, husband and wife** (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, being more particularly described as follows, to wit:

Being Lot No. 383, Phase 1 of Camden Woods of record in Plat Book 6900, Page 697, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Debbie S. Gregory, a single person, by deed from Phillips Builders, Inc., a Tennessee Corporation, of record in Book 7943, Page 57, Register's Office for Davidson County, Tennessee.

This is property with a common address of 2113 Stromsbury Drive, Hermitage, TN 37076.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING: 1) Property taxes for the current year, said taxes being prorated and payment of same being made by the Grantors; 2) The Plan of Record in Book 6900, Page 697 and 698, said Register's office and all matters therein; 3) Declaration of Restrictive Covenants of record in Book 7620, Page 561, as amended in Book 7657, Page 580, and amended in Book 7675, Page 926, said Register's office; 4) By-Laws of record in Book 7620, Page 585, said Register's office.

STATE OF TENNESSEE
COUNTY OF Davidson
The actual consideration or value, whichever is greater for this transfer is $99,500.00

Affiant

Subscribed and sworn before me this 21st day of December, 1994.

Notary Public

My Commission Expires: 1/24/98

NOTARY PUBLIC AT LARGE

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees' successors and assigns, forever.

And Grantors do covenant with the said Grantees that Grantors are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered except as set forth herein.

And Grantors do further covenant and bind themselves, their representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

When necessary for proper construction, the singular shall include the plural and the plural shall include the singular, and the reference to any gender shall include reference to any and all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this **21st** day of **December, 1994**.

Debbie S. Gregory

Debbie S. Gregory

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, **the undersigned authority**, a Notary Public in and for said County and State, the within named **Debbie S. Gregory, unmarried** , with whom I am personally acquainted, or who 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 **21st** day of **December, 1994**.

Dawn Eubanks

Notary Public
My Commission Expires: 1/29/98

NOTARY PUBLIC AT LARGE

File No. 94128428

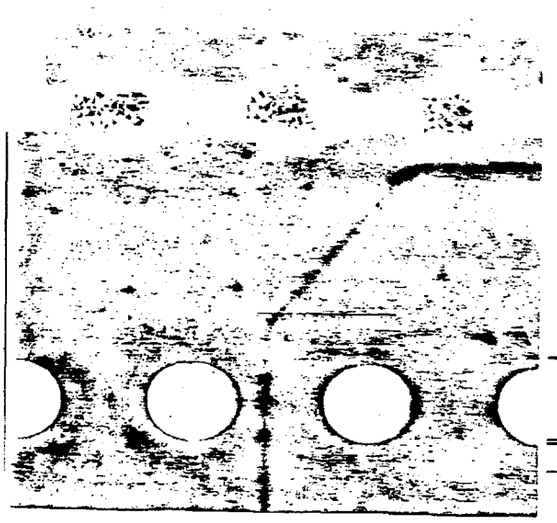
21117

IDENTIFICATION REFERENCE

94 DEC 29 PM 12:56

DAVIDSON COUNTY, TN.

7361 12/29 2101 03CHECK 377.15



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

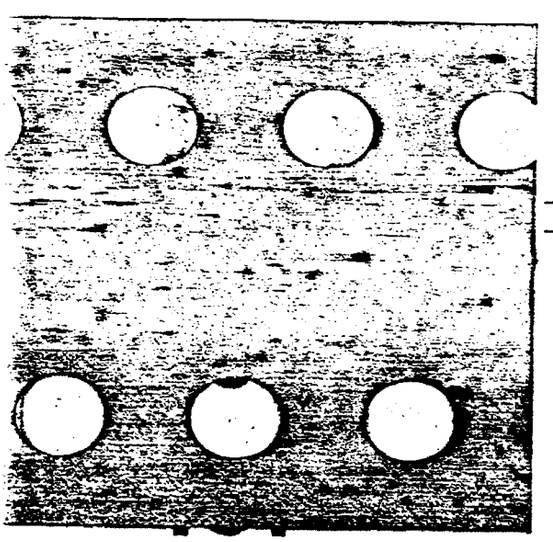
RECEIVED OF _____

FOR _____

BOOK 9558PG152

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 99500.00
CON TX 368.15
PRFEE 1.00
WDEED 8.00
TOTAL 377.15
CHECK 377.15

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

12/29/94 01 12:55 0001 7361

21117
IDENTIF. & REFERENCE

94 DEC 29 PM 12:56

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 867155