RETURN TO:
COMMONWEALTH TITLE AGENCY
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

This Instrument Prepared by G. Schuhl
8 Penn Center
Philadelphia, PA 19103

BOOK 9622 PG 916

EDSC-01412

WARRANTY DEED

THIS INDENTURE, made this 25 day of January, A.D., 19 95, between **RALPH J. SCHMIDT and HEATHER E. SCHMIDT, Husband and Wife**

Tennessee, First Parties, and

KAREN G. HAMMETT, UNMARRIED

Tennessee, Second Parties

WITNESSETH; that said First Parties, for and in consideration of the sum of TEN and no/100 ($10.00)---------- ($10.00) DOLLARS and other good and valuable consideration to us in hand paid by Second Parties, the receipt of which is hereby acknowledged,

WE

have granted, bargained, sold and conveyed, and do hereby grant, bargain, sell and convey unto the said Second Parties the following described premises, to wit:

Land in Davidson County, Tennessee, being Lot No. 330 on the Plan of Villages of Brentwood, Phase III, as of record in Book 6250, page 918, Register's Office for said County.

Said Lot No. 330 fronts 60.00 feet on the southerly side of Yorkshire Road and runs back between parallel lines that measure 100.00 feet to a line in the rear which measures 60.00 feet thereon.

BEING the same premises which Fox Ridge Homes, Inc., by Deed dated May 31, 1989 and recorded in Davidson County, Tennessee in Deed Book Volume 7859, Page 865 &c., granted and conveyed unto Ralph J. Schmidt and Heather E. Schmidt, Husband and Wife, in fee.

with the hereditaments and appurtenances thereto appertaining, hereby releasing all claims to homestead and dower therein. TO HAVE AND TO HOLD THE said premises to the said Second Parties, their heirs and assigns forever.

And said First Parties, for themselves and for their heirs, executors and administrators do hereby covenant with said Parties, their heirs, and assigns, that they are lawfully seized in fee simple of the premises above conveyed and have full power, authority and right to convey the same, and that said premises are free from all encumbrances except

SEE EXHIBIT "A" ATTACHED HERETO

and that they will forever warrant and defend the said premises and the title thereto against the lawful claims of all persons whomsoever.

Whenever in this instrument a pronoun is used it shall be construed to represent either **singular or plural,** as the case may demand.

IN WITNESS WHEREOF the said First Parties hereunder set their hands and seals the day and year first above written.

_____ (L.S.) Ralph J. Schmidt (L.S.)
Ralph J. Schmidt

_____ (L.S.) Heather E. Schmidt (L.S.)
Heather E. Schmidt

NEW YORK
STATE OF ~~TENNESSEE~~ }
COUNTY OF SCHENECTADY **}:ss**

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State **RALPH J. SCHMIDT and HEATHER E. SCHMIDT, Husband and Wife,** the within named bargainor, 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 office, in SCHENECTADY County, this 25 day of JANUARY, 19 95

Notary Public

My Commission expires Nov. 23 1995

EVELYN JAMES
Notary Public in the State of New York
No. 4900599
Qualified in Schenectady County
My Commission Expires November 23, 1995

THE NAME AND ADDRESS OF A PROPERTY OWNER
OWNER MR AND MRS RALPH J. SCHMIDT
ADDRESS 4933 YORKSHIRE RD
NASHVILLE, TN. 37211

PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF TAXES:
MR AND MRS RALPH J. SCHMIDT
ADDRESS 4933 YORKSHIRE RD. NASHVILLE, TN. 37211

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $ 100,000. Affiant Ralph J Schmidt.

Subscribed and sworn to before me this 26 day of January 19 95.

Notary Public Evelyn James

EVELYN JAMES
Notary Public in the State of New York
No. 4900599
Qualified in Schenectady County
My Commission Expires November 23, 1995

95 MAR 20 PM 12:34
REGISTER
DAVIDSON COUNTY, TN.

43505
IDENTIFICATION/REFERENCE

EXHIBIT 'A'

1. 1994 real property taxes are paid in full (Map 161-10-A, parcel 225 - $1,083.38). 1995 and all future real property taxes constitute a lien, although the same are not yet due and payable.
2. Restrictive covenants of record in Book 6143, page 11, as amended in Book 6852, page 497, and Book 7207, page 251, said Register's Office.
3. All matters set forth on the Plan of record in Book 6250, page 918, said Register's Office, including any and all minimum building setback lines, easements, etc., as shown thereon.
4. Exceptions to easement of Record Book 7859, page 863, said Register's office.

STATE OF TENNESSEE :

COUNTY OF WILLIAMSON :

THE CONSIDERATION OR ACTUAL VALUE OF THE PROPERTY, WHICHEVER IS GREATER, IS $100,00.00, THIS 27TH DAY OF FEBRUARY, 1995.

Karen G. Hammett
AFFIANT

SWORN TO AND SUBSCRIBED BEFORE ME THIS 27TH DAY OF FEBRUARY, 1995.

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

Denise C. Allen
NOTARY PUBLIC
MY COMMISSION EXPIRES: 05-11-96

ADDRESS NEW OWNER:

KAREN G. HAMMETT, UNMARRIED
4933 Yorkshire Road
Nashville, TN 37211

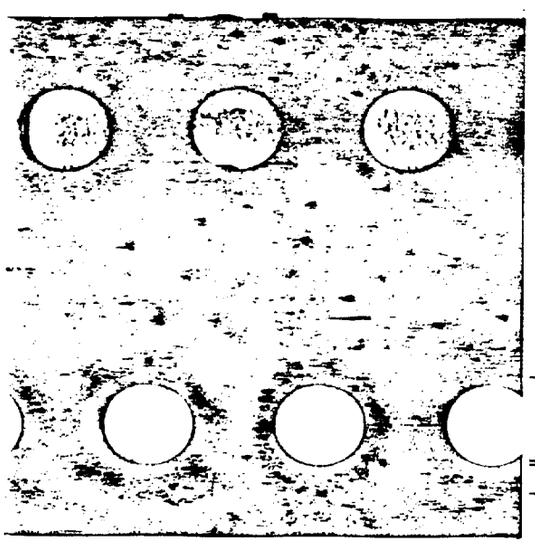
send tax bills to:

CTX Mortgage Company
P.O. Box 19000
Dallas, Texas 75219-9000

map & PARCEL NO:

Map 161-10-A, Parcel 225

1995 03/20 1101 03C-ECK 383.00



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

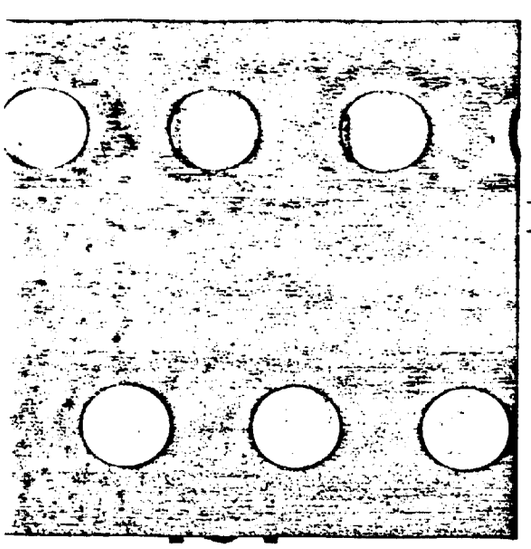
BOOK 9622PG919

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	
	100000.00
CON TX	370.00
PRFEE	1.00
WDEED	12.00
TOTAL	383.00
CHECK	383.00

03/20/95 01 12:35 0001 1968



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

43505
IDENTIF. & REFERENCE

95 MAR 20 PM 12:

DAVIDSON COUNTY, TN

No. 891545