WARRANTY DEED

STATE OF TENNESSEE BOOK 10264 PG 854
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 147,540.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th DAY OF October 19 96

Notary Public

MY COMMISSION EXPIRES: 11.27.99
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
William D. Castleman, P.C., 213 A Ward Circle, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Terron D. Mercer (NAME)	Mortgage Portfolio Services, Inc. (NAME)	MAP 149-06-0
2568 Johnson Ridge Rd. (ADDRESS)	5520 LBJ Freeway #200 (ADDRESS)	PARCEL 153.00
Antioch, Tennessee 37013 (CITY) (STATE) (ZIP)	Dallas, TX 75240 (CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Centex Homes, a Nevada General Partnership, and 2728 Holding Corporation, a Nevada Corporation,

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Terron Mercer and Dana Phelan, both 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:

Land in Davidson County, Tennessee, being Lot No. 46 on the Plan of Oakwood, Phase Six, Section Two, of record in Book 7900, page 626, Register's Office for Davidson County, Tennessee, to which Plan reference is here made for a more complete description.

Being a part of the same property conveyed to Centex Real Estate Corporation by deed from A. S. Johnson and wife, Fannie S. Johnson of record in Book 7715, page 152, Register's Office for Davidson County, Tennessee, and by deed from Houston Ezell Corporation, a Tennessee Corporation, of record in Book 8578, page 310, said Register's Office.

Centex Real Estate Corporation having since changed its name to 2728 Holding Corporation, a Nevada Corporation.

Centex Homes, a Nevada General Partnership, being the owner of all the beneficial interest in and to the herein described property rights joins in this conveyance for the express purpose of conveying all its rights, title, and interest to the Grantee(s) herein.

This conveyance is subject to taxes for 1997 and subsequent years, and to restrictions and easements of record.

unimproved ( )
This is improved (X) property, known as 2568 Johnson Ridge Rd., Antioch, Tennessee 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we 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 number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand this 29th day of October 19 96

Centex Homes
By:
Ken Thompson, Division Controller

2728 Holding Corporation
By:
Kenneth A. Thompson, Assistant Secretary

STATE OF TENNESSEE
COUNTY OF

BOOK 10264 PG 855

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____ executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____ day of _____ 19____.

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Kenneth A. Thompson and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the Assistant Secretary and _____ respectively of the 2728 Holding Corporation the within named bargainor, and corporation, and that he as such Assistant Secretary and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Kenneth A. Thompson as such Assistant Secretary, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Brentwood, TN 37027 on this the 29th day of October 1996.

My commission expires 11-27-99

Charles A. Sullivan Jr.
Notary Public

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

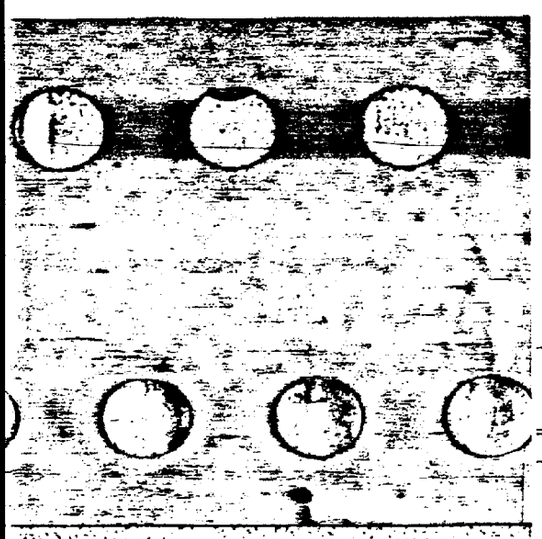
Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Ken Thompson, with whom I am personally acquainted and who upon his oath acknowledged himself to be the Division Controller for Centex Real Estate Corporation, as Managing general partner of Centex Homes, a Nevada General Partnerhsip, the within named bargainor, and partnership, and that he as such Division Controller, being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the partnership, and by the said Ken Thompson, as such Division Controller.

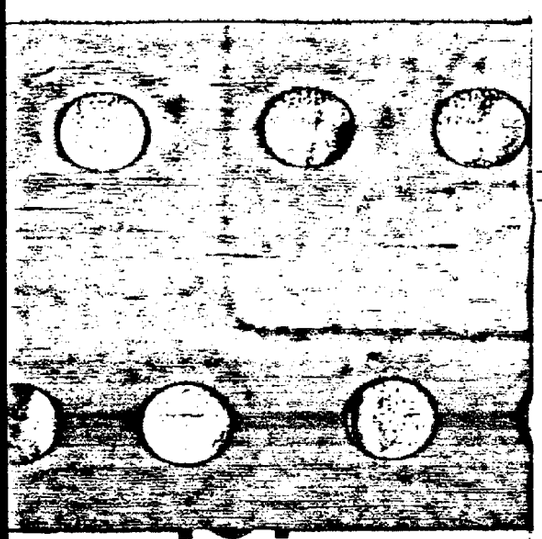
Witness my hand and official seal at Brentwood, Tennessee, of this 29TH day of October, 1996.

Charles A. Sullivan Jr.
Notary Public

My Commission expires: 11-27-99

0248274
IDENTIF. ↑ REFERENCE
96 NOV 20 AM 10: 13
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.
7302 11/20 0101 03CHECK 554.90





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10264 PG 856

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 147540.00
CON TX 545.90
PRFEE 1.00
WDEED 8.00
TOTAL 554.90
CHECK 554.90

11/20/96 01 10:14 0001 7302

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02482 74
IDENTIF. ↑ REFERENCE

96 NOV 20 AM 10: 13

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1090015