Box 1

LORI HOLLOWAY
NOTARY PUBLIC AT LARGE
RUTHERFORD CO., TENN.

My Commission Expires Oct. 9, 1999

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $99,500.00

Benjamin J Brown
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21ST DAY OF MARCH, 1997.

Lori Holloway
Notary Public

MY COMMISSION EXPIRES: October 9, 1999.

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Guaranty Title & Escrow Co., 2711 Murfreesboro Road, Suite 200, Antioch, TN 37013

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
Benjamin J. Brown	PHH Mortgage Services Corporation	53-6-B95
(NAME)	(NAME)	
2309 Riverway Drive	6000 Atrium Way	
(ADDRESS)	(ADDRESS)	
Old Hickory, TN 37138	Mt. Laurel, NJ 08054	
(CITY) (STATE) (ZIP)	(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, **KENNETH ADAMS AND NANCY ADAMS**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **BENJAMIN J. BROWN AND WIFE MYRA J. BROWN** , 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. 144 on the Plan of Waterford of record in Plat Book 7900, Page 838, and 839, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Kenneth Adams and Nancy Adams by deed of record in Book 9721, Page 218, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

This instrument is executed on behalf of Nancy Adams by Kenneth Adams as his Attorney-In-Fact pursuant to recorded Power of Attorney of record in Book 10396 Page 382, in the Register's Office for Daivdson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 2309 Riverway Drive, Old Hickory, TN 37138
(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 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.

0288528
IDENTIF. & REFERENCE

97 MAR 31 PM 1:53
FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN.

3016 03/31 0101 03 MICH 377.15

Witness my/our hand(s) this 21st day of March, 1997.

Kenneth M Adams
Kenneth Adams

Nancy Adams by Kenneth M Adams Atty-in-Fact
Nancy Adams

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, Lori Holloway, a Notary Public in and for said County and State, the within named Kenneth Adams the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Antioch , Tennessee this 21st day of March, 1997

Lori Holloway
Notary Public

Notary Expires: 10/9/99

LORI HOLLOWAY NOTARY PUBLIC AT LARGE RUTHERFORD CO. TENN.

My Commission Expires Oct. 9, 1999

STATE OF TENNESSEE

COUNTY OF DAVIDSON

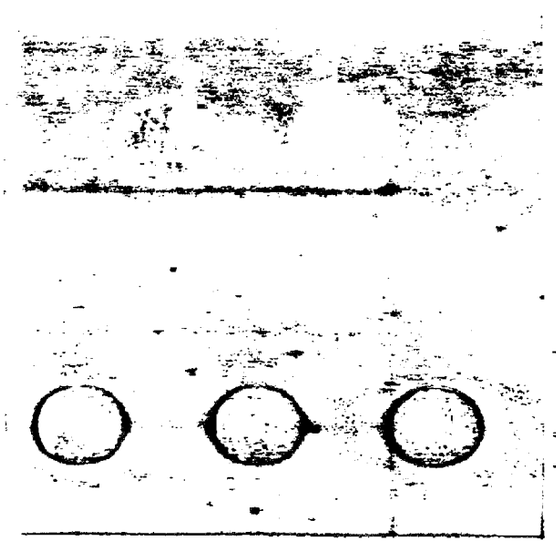
On this March 21, 1997 before me personally appeared Kenneth Adams, the person who executed the foregoing instrument on behalf of Nancy Adams, and acknowledged that he executed the same as the free act and deed of the said Nancy Adams, through Power of Attorney granted him, by the said Nancy Adams.

Commission expires:October 9, 1999

Lori Holloway
Notary Public

LORI HOLLOWAY NOTARY PUBLIC AT LARGE RUTHERFORD CO. TENN.

My Commission Expires Oct. 9, 1999



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

RECEIVED OF _____

FOR _____

BOOK 10396 PG 385

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

03/31/97 01 13:49 0001 3016

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0288528
IDENTIF. ↑ REFERENCE

97 MAR 31 PM 1:53
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1133294