WARRANTY DEED

RECORD AND RETURN TO:
FILE BOX 7
SATURN & MAZER
(35368)

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 203,000.00

Dorothy E. Kerin
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF March 19 97

NOTARY PUBLIC
Notary Public

MY COMMISSION EXPIRES: 11/28/98

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY:
Saturn & Mazer Title Services, 212 Third Avenue, North, Nashville, Tennessee 37201

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Ronald J. Kerin (NAME)	PHH US Mortgage Corporation (NAME)	141-12-C-81
7253 River Bend Road (ADDRESS)	6000 Atrium Way (ADDRESS)	9D-80827
Nashville, TN 37221 (CITY) (STATE) (ZIP)	Mt. Laurel, New Jersey 08054 (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, Robert C. Poirier and wife, Marcelline Poirier

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Ronald J. Kerin and wife, Dorothy E. Kerin

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. 81 on the Plan of River Bend, as of record in Book 6900, pages 504 and 505, as amended by Surveyor's Correction Deed of record in Book 7465, page 833, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Robert C. Poirier and wife, Marcelline Poirier by deed from Joseph W. Morris and wife, Joyce A. Morris of record in Book 9704, Page 824, Register's Office for Davidson County, Tennessee.

The foregoing is the same legal description as appears in the previous deed of record.

unimproved ( )
This is improved (X) property, known as 7253 River Bend Road, Nashville, TN 37221
(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 our hand s this 31st day of March, 19 97

Robert C. Poirier

Marcelline Poirier

BOOK 10403 PG 42

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Robert C. Poirier and wife, Marcelline Poirier

the bargainor S, 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 Nashville, Tennessee, this 31st day of March 19 97.

Commission expires 11/28/98

Notary Public

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ 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 _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

_____
Notary Public

0290220

IDENTIF. & REFERENCE

97 APR -3 AM 8:12

FELIX A. WILSON, III, REGISTER
DAVIDSON COUNTY, TN.

4783 04/03 0101 03CHECK 760.10



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

RECEIVED OF _____

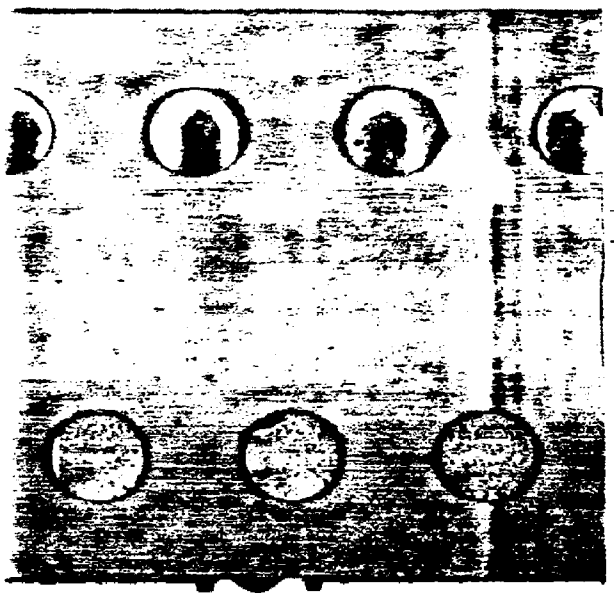
FOR _____

BOOK 10403 PG 43

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



203000.00
CON TX 751.10
PRFEE 1.00
WDEED 8.00
TOTAL 760.10
CHECK 760.10

04/03/97 01 08:12 0001 4783

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0290220
IDENTIF. ↑ REFERENCE

97 APR -3 AM 8:12
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1135037