WARRANTY DEED

RECORD AND RETURN TO:
FILE BOX 7
SATURN & MAZER
(35286)

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 124,500.00

X _____
Affiant

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

_____
Notary Public

MY COMMISSION EXPIRES: 11/28/98
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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
Andrew Wilson Henderson (NAME)	PHH Mortgage Services (NAME)	118-1-264
909 Caruthers Avenue (ADDRESS)	6000 Atrium Way (ADDRESS)	22W-11645
Nashville, TN 37204 (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, Terri Dorsey n/k/a Terri Dorsey, Fannin AND HUSBAND, JERRY WESLEY FANNIN

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Andrew Wilson Henderson and wife, Nibal Petro-Henderson

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. 24 and the westerly half of Lot No. 23 on the Plan of Montrose Place as of record in Book 57, Page 93, Register's Office for Davidson County, Tennessee.

Said Lot No. 24 and part of Lot 25 front together 75 feet on the southerly side of Caruthers Avenue and run back between parallel lines, 170 feet to an alley.

BEING the same property conveyed to Terri Dorsey n/k/a Terri Dorsey, Fannin by deed from Hal E. Wilson,Jr. and wife, Martha P. Wilson of record in Book 9332, Page 814, Register's Office for Davidson County, Tennessee.

The said Jerry Fannin, husband of Terri Dorsey Fannin, joins in this Warranty Deed only for the purposes of conveying such marital rights, if any, that he may have in and to said property.

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

unimproved ( )
This is improved (X) property, known as 909 Caruthers Avenue, Nashville, TN 37204
(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 31st day of March 19 97

Terri Dorsey Fannin
Terri Dorsey n/k/a Terri Dorsey

Jerry Wesley Fannin
JERRY WESLEY FANNIN

BOOK 10403 PG 52

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 Terri Dorsey n/k/a Terri Dorsey, Fannin AND HUSBAND, JERRI WESLEY FANNIN

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she 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

SAL
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

Notary Public

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 _____

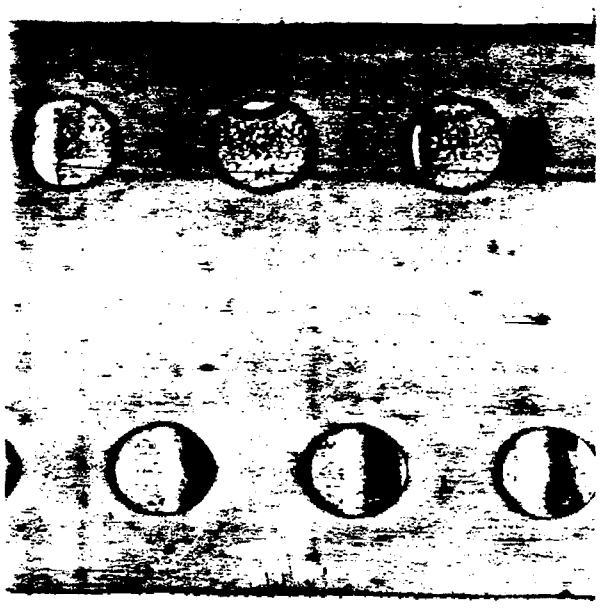
_____
Notary Public

0290222
IDENTIF. & REFERENCE

97 APR -3 AM 8:13

FELIX A. NORSCHELL REGISTER
DAVIDSON COUNTY, TN.

4785 04/03 0101 03CHECK 469.65



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

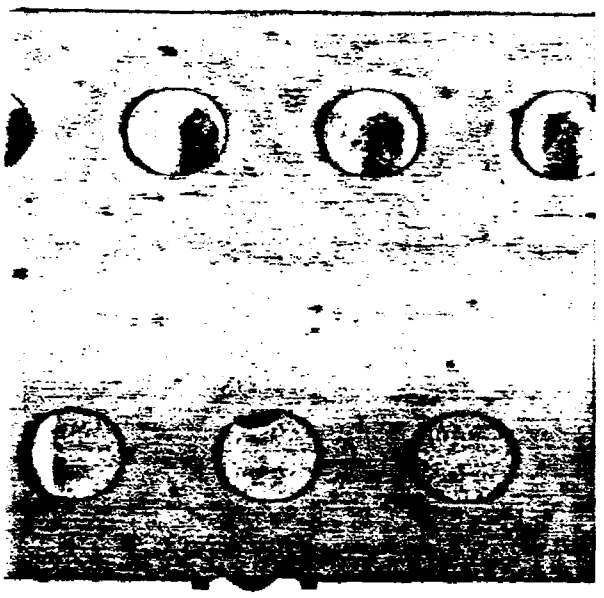
RECEIVED OF _____

FOR _____

BOOK 10403 PG 53

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 124500.00
CON TX 460.65
PRFEE 1.00
WDEED 8.00
TOTAL 469.65
CHECK 469.65

04/03/97 01 08:13 0001 4785

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0290222
IDENTIF. ↑ REFERENCE

97 APR -3 AM 8:13
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No.1135039