File Box 9-B
First Title and Escrow Company, Inc.

WARRANTY DEED

BOOK 10466 PG 526

THIS INSTRUMENT PREPARED BY

George E. Mudter, Jr., Atty.
2000 Richard Jones Rd., Ste. 110
Nashville, Tennessee 37215

#14603

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP PARCEL NUMBERS
JAMES W. STEWART (NAME)	PHH US MORTGAGE SERVICES CORP. (NAME)	132-13
945 Oak Valley Lane (STREET ADDRESS OR ROUTE NUMBER)	6000 Atrium Way (STREET ADDRESS)	38
Nashville, Tennessee 37220 (CITY) (STATE) (P. O. ZIP)	Mt Laurel, NJ 08054 (CITY) (STATE) (ZIP)	OH10435

FOR AND IN 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, PAULA RAYE GARRETT, married

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO JAMES W. STEWART AND WIFE, JOANNA STEWART

HEREINAFTER CALLED THE GRANTEES, THEIR SUCCESSORS, 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. 2 on the Plan of Oak Hill Valley, as of record in Plat Book 1835, pages 15 and 16, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Paula Raye Garrett, unmarried by deed from Paige Rowden Levy, unmarried of record in Book 10107, page 136, said Register's Office.

This conveyance is made subject to: (1) 1997 Taxes, which have been prorated and assumed by the Grantees; (2) Restrictions of record in Book 1788, page 186, amended in Book 1809, page 539, and Book 1855, page 213; and (3) All matters appearing on the Plan of record in Plat Book 1835, pages 15 and 16, said Register's Office.

Jeff Robertson, spouse of Paula Raye Garrett, joins in the execution of this instrument for the purpose of conveying any interest he may have in the subject property by virtue of his marriage to the said Paula Raye Garrett.

5076 05/27 0101 03CHECK 1065.35

0308607
IDENTIF. ↑ REFERENCE

97 MAY 27 AM 10:17
FELIX A. WILSON II REGISTER
DAVIDSON COUNTY, TN.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

This is improved ( ) unimproved ( ) property, known as 945 Oak Valley Lane, Nashville, Tennessee 37220

TO HAVE AND TO HOLD the said tract or parcel of land, with the apurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors, 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, successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their successors, 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.

In witness whereof, the GRANTORS have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officer) on this 21st day of May, 19 97

Paula Raye Garrett by Claudette Smith
PAULA RAYE GARRETT
BY: CLAUDETTE SMITH, ATTORNEY-IN-FACT
BY POWER OF ATTORNEY RECORDED
SIMULTANEOUSLY HEREWITH

Jeff Robertson by Claudette Smith
JEFF ROBERTSON
BY: CLAUDETTE SMITH, ATTORNEY-IN-FACT
BY POWER OF ATTORNEY RECORDED
SIMULTANEOUSLY HEREWITH

STATE OF TENNESSEE
COUNTY OF Davidson

BOOK 11468 PG 527

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, PAULA RAYE GARRETT with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand at office, this 22nd day of May, 19 97

My commission expires _____ Notary Public _____

STATE OF _____
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____ with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ of _____ the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand at Office, this _____ day of _____, 19____.

My commission expires _____ Notary Public _____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared befor me, the undersigned, a Notary Public in and for said County and State, CLAUDETTE SMITH, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Attorney-In-Fact for the said PAULA RAYE GARRETT AND HUSBAND, JEFF ROBERTSON and is authorized by the said PAULA RAYE GARRETT AND HUSBAND, JEFF ROBERTSON to execute this instrument on their behalf.

Witness my hand at office, this 21st day of May, 1997.

NOTARY PUBLIC

My Commission Expires: 9/23/2000

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 285,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF May 19 97

MY COMMISSION EXPIRES: 9/23/2000 (AFFIX SEAL)

Notary Public

WARRANTY DEED

FROM
PAULA RAYE GARRETT

TO
JAMES W. STEWART AND WIFE,
JOANNA STEWART

PLEASE RETURN TO:
First Title & Escrow Company, Inc.
Suite 11C The Paddock
229 Ward Circle
P.O. Box 926
BRENTWOOD, TENNESSEE 37024-0926

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

RECEIVED OF _____

FOR _____

BOOK 10466 PG 528

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 285500.00
CON TX 1056.35
PRFEE 1.00
WDEED 8.00
TOTAL 1065.35
CHECK 1065.35

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK
05/27/97 01 10:18 0001 5076

0308607
IDENTIF. ↑ REFERENCE

97 MAY 27 AM 10:17
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 11[illegible]