PREPARED BY (AND RETURN TO):
WILKINS & IVEY
Attorneys-at-Law
2405 Crestmoor Road; P.O. Box 150157
Nashville, Tennessee 37215-0157
Ph. (615) 298-3312 - Fax. 292-8746
W & I Ref: (cmw) Title No: 38849
Dav. Co. File: Box 8

BOOK 10495 PG 165

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Cynthia R. Cowan Paul Cowan 2537 Park Green Lane Old Hickory, TN 37138	PHH Mortgage Services Corporation 6000 Atrium Way Mt. Laurel, NJ 08054

TAX MAP-PARCEL NUMBERS: 53-6-B-47 04D 94206

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **David P. Kronlage, unmarried,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto Cynthia R. Cowan and spouse, Paul Cowan, hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 244 on the Plan of Waterford Phase 4A of record in Book 7900, Page 596, said Register's office, to which plan reference is made for a complete description.

BEING the same property conveyed to David P. Kronlage, by deed from W.L. Bainbridge, Inc., of record in Book 9344, Page 854, said Register's office.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

The property herein conveyed is subject to the restrictive covenants, liens and other matters set forth in Book 7463, Page 294 and Book 8694, Page 216 and Book 8699, Page 462, said Register's Office, and to the matters set forth in the referenced Plan of record.

This is improved property, known as: 2537 Park Green Lane, Old Hickory, TN 37138

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF on May 18 ,19 97 .

David P. Kronlage

State of ~~TN~~ Illinois
County of ~~Davidson~~ Cook

On May 18 ,1997, before me the undersigned authority, personally appeared David P. Kronlage, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

Judith L. Saam
Notary Public

My Commission Expires: 11/26/97

OFFICIAL SEAL
JUDITH L. SAAM
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 11-26-97

State of Tennessee
County of Davidson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 101,000.00

Affiant

Sworn and subscribed before me on June 13 ,1997 .

Notary Public

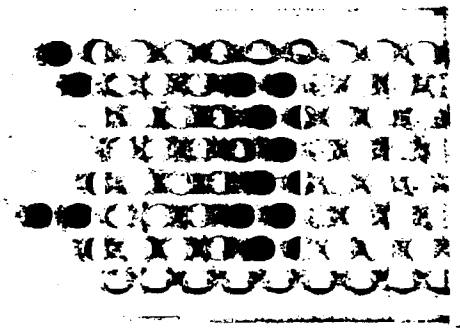
My Commission Expires:

CHRISTY WILKINS IVEY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires 9/18/99

4057 06/17 0101 03CHECK 382.70

97 JUN 17 PM 1:24
FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE
03116806



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10495 PG 167

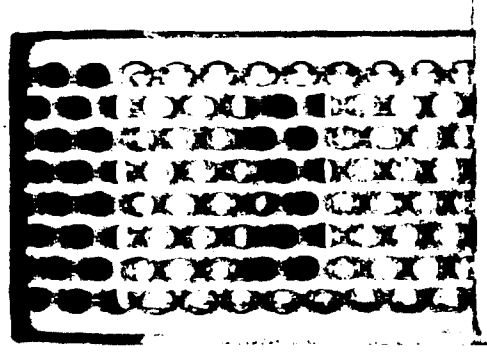
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 101000.00
CON TX 373.70
PRFEE 1.00
WDEED 8.00
TOTAL 382.70
CHECK 382.70

06/17/97 01 13:23 0001 4057

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0316806
IDENTIF. ↑ REFERENCE

97 JUN 17 PM 1:24
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1163939