BOOK 10528 PG 181 FILE BOX 4[illegible]

WARRANTY DEED

ZANA C. PETTY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 140,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 11th DAY OF July 19 97

Notary Public

MY COMMISSION EXPIRES: 1-20-99
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Kevin S. Sutherland (NAME)	PHH US Mortgage Services (NAME)	MAP 95-11
2401 Merry Oaks Drive (ADDRESS)	6000 Atrium Way (ADDRESS)	PARCEL 170
Nashville, TN 37214 (CITY) (STATE) (ZIP)	Mt. Laurel, NJ 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, Harold C. Morgan and James L. Jordan, both unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Kevin S. Sutherland and Christine M. Glasser and Ronald R. Sutherland and Charlotte S. Sutherland

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:

BEING Lot No. 54, on the plan of Merry Oaks, Section II, of record in Plat Book 2133, Page 8, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Harold C. Morgan and James L. Jordan, both unmarried by deed from Aaron D. Burnside and wife, Lara M. Cochran-Burnside, of record in Book 10164, Page 394, Register's Office for said County.

This property is not a marital residence and as such is not subject to any homestead, dower or other marital interest as contemplated by T.C.A. 260-2-307 or other similar statute.

97 JUL 14 PM 1:09
[illegible] REGISTER
DAVIDSON COUNTY, TN

IDENTIF. & REFERENCE 0326081

unimproved ( )
This is improved (X) property, known as 2401 Merry Oaks Drive, Nashville, TN 37214
(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 11th day of July 19 97

Harold C. Morgan

James L. Jordan

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____ day of _____ 19_____ .

Commission expires _____

_____
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

STATE OF SOUTH CAROLINA
COUNTY OF Richland

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Harold C. Morgan, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Columbia, South Carolina, this 10th day of July, 1997.

My Commission Expires: 8-14-97

Joy G. Grimsley

JOY G. GRIMSLEY NOTARY PUBLIC

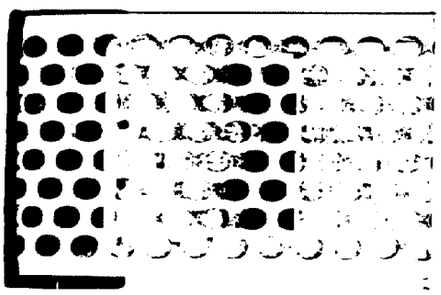
STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named James L. Jordan, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes therein contained.
Witness my hand and official seal at Nashville, Tennessee, this 11th day of July, 1997.

My Commission Expires: 1-20-99

ZANA C. PETTY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN.

4142 07/14 0101 CHECK 416.00



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

RECEIVED OF _____

FOR _____

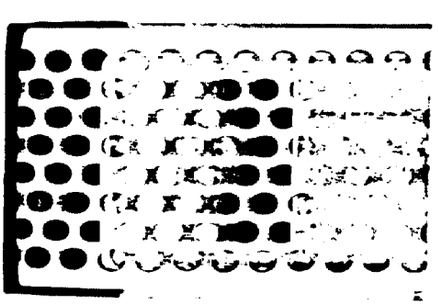
BOOK 10528 PG 183

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	
	110000.00
CON TX	407.00
PRFEE	1.00
WDEED	8.00
TOTAL	416.00
CHECK	416.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 07/16/97 A 3 000001 4142



0326081
IDENTIF. & REFERENCE

97 JUL 14 PM 1:06
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN

No. 1173880