BOX 1

WARRANTY DEED

LORI HOLLOWAY NOTARY PUBLIC AT LARGE RUTHERFORD CO. TENN.
My Commission Expires Oct 9, 199

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $85,000.00

Marvetta A. Thacker
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31ST DAY OF JULY, 1997.

Lori Holloway
Notary Public

MY COMMISSION EXPIRES: October 9, 1999.
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Guaranty Title and Escrow Co., 2711 Murfreesboro Road, Suite 200, Antioch, TN 37013

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Marvetta A. Thacker	PHH Mortgage Services Corporation	162-6-270
(NAME)	(NAME)	
121 Valley Way	6000 Atrium way	
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Mt. Laurel,New Jersey 08054	
(CITY) (STATE) (ZIP)	(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, **ERIC P. GASSER AND WIFE KATHY JO GASSER** HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **MARVETTA A. THACKER, UNMARRIED** 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. 42 on the Plan of Valley Green Subdivision of record in Plat Book 4460, Page 96 & 97, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Eric P. Gasser and wife Kathy Jo Gasser by deed of record in Book 6703, Page 93, Register's Office for Davidson County, Tennessee.

BOOK 10555 PG 425

This conveyance is subject to any and all existing restrictions and easements of record.

This is improved (X) property, known as 121 Valley Way, Antioch, TN 37013
(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 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/our hand(s) this 31st day of July, 1997.

Eric P. Gasser
Eric P. Gasser

Kathy Jo Gasser
Kathy Jo Gasser

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, Lori Holloway, a Notary Public in and for said County and State, the within named Eric P. Gasser and wife Kathy Jo Gasser, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Antioch , Tennessee this 31st day of July, 1997

Commission expires: October 9, 1999

LORI HOLLOWAY NOTARY PUBLIC AT LARGE RUTHERFORD CO. TENN.
My Commission Expires Oct. 9, 199

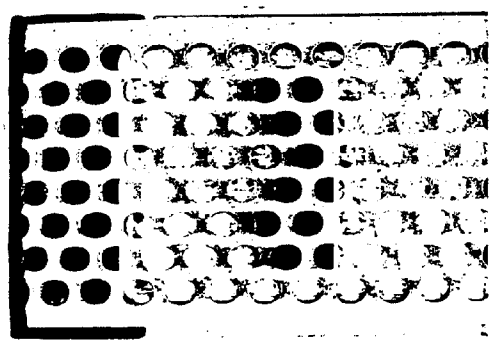
Lori Holloway
Lori Holloway Notary Public

2664 0101 03CHECK 323.50

97 AUG -4 PM 2:01

FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

[illegible] REFERENCE



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10555 PG 426

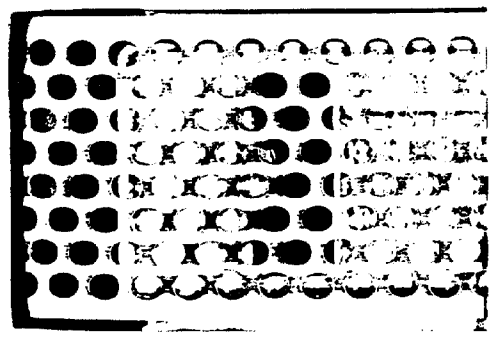
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 85000.00
CON TX 314.50
PRFEE 1.00
WDEED 8.00
TOTAL 323.50
CHECK 323.50

08/04/97 01 14:04 0001 2664

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0333683

IDENTIFICATION REFERENCE

97 AUG -4 PM 2:01

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1182279