WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 65,000.00

Raymond L Ankrom
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 1st DAY OF April 19 98

Notary Public

MY COMMISSION EXPIRES: 11-25-2000
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Hix Gray & Nave, PLLC, 315 Deaderick Street, Ste. 1620, Nashville, Tennessee 37238

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
Raymond L. Ankrom (NAME)	PHH Mortgage Services (NAME)	MAP 83-4
2304 Carter Avenue (ADDRESS)	6000 Atrium Way (ADDRESS)	PARCEL 169
Nashville, TN 37206 (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, Franklin L. Shank and wife, Cheri Y. Shank and Robbie June Young, an unmarried person

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Raymond L. Ankrom and Calvin D. Harris, as tenants in common with right of survivorship

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 part of Lot No. 52 on the original Plan of Brownsville, of record in Book 21, page 9, Register's Office for Davidson County, Tennessee, described as follows:

Beginning in the center of Carter Street, 11.67 poles of 192.555 feet easterly from the center of Johnson Street, being the northeast corner of a part of said lot conveyed by J.W. Pollers and wife, to Moore & Sons Transfer & Lumber Company, by deed of record in Book 565, page 189, said Register's Office, and being the northwest corner of part of said lot formerly owned by Bettie Gruver thence with her west line southerly 415.65 feet, more or less, to O.W. Moore's northeast corner; thence with his north line, westerly 60 feet; thence northerly 415.65 feet, more or less, to the center of Carter Street; thence with the center of said street; easterly 60 feet to the beginning, being 60 feet of the east side of said Moore & Sons Transfer & Lumber Company's lot, and including about 12.445 feet of the east side of Moore & Keith Lumber Company's lot.

Being the same property conveyed to Franklin L. Shank and wife, Cheri Y. Shank and Robbie June Young, unmarried, as joint tenants with right of survivorship, by Warranty Deed from Robert B. Beck and wife, Martha Lu Beck, of record in Book 6965, page 937, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to 1998 property taxes which have been prorated and assumed by Grantees; the plan of record in Book 21, page 9, said Register's Office.

unimproved ( )
This is improved (X) property, known as 2304 Carter Avenue, Nashville, TN 37206
(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 1st day of April 19 98

Franklin L. Shank
Franklin L. Shank

Robbie June Young
Robbie June Young

Cheri Y. Shank
Cheri Y. Shank

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 Franklin L. Shank and wife, Cheri Y. Shank and Robbie June Young

the bargainor s, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained Witness my hand and official seal at Nashville, Tennessee, this 1st day of April 19 98.

Commission expires 11-25-2000

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

IDENTIF. & REFERENCE

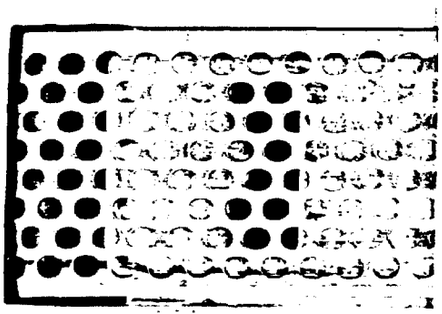
04222914

98 APR -6 PM 2:59

FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

5555 04/06 0101 CASHIER

249.50



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

RECEIVED OF _____

FOR _____

BOOK 10875 PG 40

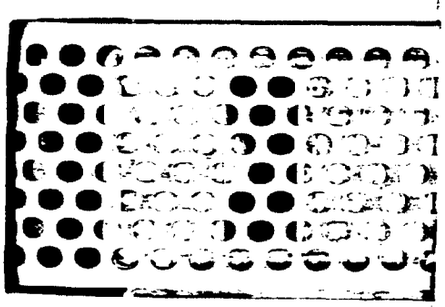
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAPT 65,000.00
CON TX 240.50
PRFEE 1.00
MISEL 8.00
TOTAL 249.50
CHECK 249.50

04/06/98 01 [illegible]

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0422294
IDENTIF. & REFERENCE
98 APR -6 PM 2:59
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1276797