File in Box No. 19 B

WARRANTY DEED

SCOTT D. WEISS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

BOOK 10989 PG 815

STATE OF TENNESSEE #98-6-25-B
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 145,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF June 19 98

Notary Public

MY COMMISSION EXPIRES: July 24, 1999
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
PETER WEISS, ATTORNEY AT LAW, 761 Old Hickory Blvd, Suite 102, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO: MORTGAGEE	MAP-PARCEL NUMBERS
LARRY T. GARMAN (NAME)	PHH MORTGAGE SERVICES (NAME)	MAP 141-07-0-B
7157 Somerset Farms Drive (ADDRESS)	6000 Atrium Way (ADDRESS)	PARCEL 148CO
Nashville, TN 37221 (CITY) (STATE) (ZIP)	Mt. Laurel, NJ 08054 (CITY) (STATE) (ZIP)	FB #83663

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, SOMERSET FARMS, A TENNESSEE JOINT VENTURE

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO LARRY T. GARMAN AND WIFE, ROBIN GARMAN

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. 147 on the Plan of Somerset Farms, Section 4, Phase 3, a PUD, as of record in Book 9700, Page 460, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

BEING the same property conveyed to Somerset Farms, a Tennessee Joint Venture, by Quitclaim Deed from Raymond Zimmerman, and being filed for record simultaneously herewith.

THIS conveyance is subject to Declaration of Covenants, Conditions and Restrictions of record in Book 8556, Page 11, supplement and amendment in Book 9383, Page 526, and re-recorded in Book 9662, Page 869, and further amended in Book 10190, Page 182, and Book 10410, Page 89, said Register's Office; By-Laws of record in Book 8556, Page 25, said Register's Office; Articles of Incorporation of record in Book 7382, Page 225, and amended in Book 7820, Page 605, Book 8235, Page 521, and Book 8584, Page 20, all of record in the Register's Office for Davidson County, Tennessee; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been prorated and assumed by the Grantors herein.

unimproved ( )
This is improved (X) property, known as 7157 Somerset Farms Drive, Nashville, TN 37221
(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 my hand this 22nd day of June 1998

SOMERSET FARMS, A TENNESSEE JOINT VENTURE

By: George Gianikas

George Gianikas, Man. Joint Venturer

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 TENNESSEE)
COUNTY OF DAVIDSON)

4950 06/24 0101 03CHECK 547.35

Before me, the undersigned, a Notary Public, within and for the State and County aforesaid, personally appeared GEORGE GIANIKAS, with who I am personally acquainted or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be the Managing Joint Venturer of SOMERSET FARMS, the within named bargainor, a Tennessee Joint Venture, and that he as such Managing Joint Venturer, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Joint Venture by himself as such Managing Joint Venturer.

Witness my hand and official seal at Brentwood, Tennessee, this 22nd day of June, 1998.

My Commission Expires: 7/24/99

Notary Public

SCOTT D. WEISS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

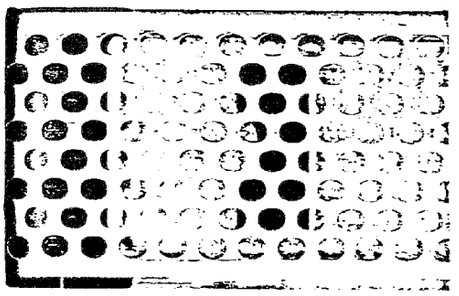
01543944
RECEIVED FOR REFERENCE
98 JUN 24 AM 11:21

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE



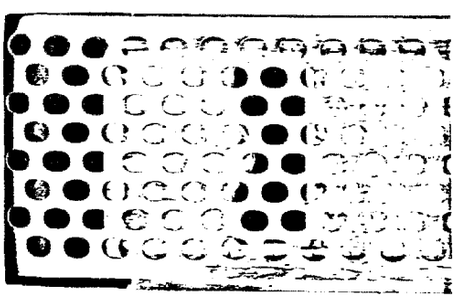
RECEIVED OF _____

FOR _____ BOOK 10989 PG 817

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	
				145500.00
			CON TX	538.35
			PRFEE	1.00
			WDEED	8.00
			TOTAL	547.35
			CHECK	547.35
06/24/98	01		11:21 0001	4950

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0454394

IDENTIFICATION REFERENCE

98 JUN 24 AM 11:21

DAVIDSON COUNTY TENN.

No. 1310763