WARRANTY DEED

RECORD AND RETURN TO:
FILE BOX 7
SATURN & MAZER
(36987)

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 116,000.00

X Ramona Elaine Hoffman
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 12th DAY OF August 19 98

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
Saturn & Mazer Title Services, 212 Third Avenue, North, Nashville, Tennessee 37201

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Ramona Elaine Hoffman (NAME)	Mortgage Portfolio Services, Inc (NAME)	29-34
4442 Grays Point Road (ADDRESS)	5520 LBJ Freeway, Ste. 200 (ADDRESS)	14D-45505
Joelton, TN 37080 (CITY) (STATE) (ZIP)	Dallas, TX 75240 (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, Melvin R. Johnson and wife, Ruth Johnson

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Ramona Elaine Hoffman, married

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:

A certain tract of land located in the 14th Civil District of Davidson County and north side of Gray's Point Road, being a part of the A.L. Krantz property as described in Book 873, Page 558, Davidson County; and more fully described as follows:

Beginning at an iron pin in center of Gray's Point Road 387.3 feet from a gravel county road; thence north 0 deg. 52' west 270.9 feet to an iron pin in Paul Hicks south line; thence north 88 deg. 0' west, 415.4 feet with Hicks south line to an iron pin, same being southwest of this tract and the southeast corner of the Johnson property; thence leaving Hicks south line, south 18 deg. 30' east, 315.5 feet to a railroad spike in the center of Gray's Point Road; thence with the center line of said Road north 81 deg. 30' east 150.0 feet to a railroad spike in the center of Gray's Point Road; thence on with the center line south 88 deg. 40' east 195.6 feet to the point of beginning and containing 2.5 acres more or less.

Also included is land in the 14th Civil District of Davidson County, Tennessee, and being part of the property conveyed to Arthur Lee Krantz in Book 873, Page 558, Register's Office for Davidson County, Tennessee, more particularly described as follows:

CONTINUED

unimproved ( )
This is improved (X) property, known as 4442 Grays Point Road, Joelton, TN 37080 (House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

0930 08/19 0L01 03CHECK 440.20

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 12th day of August, 19 98

Melvin R Johnson by Nancy Hobbs, Atty-in-fact
Melvin R. Johnson

Ruth Johnson by Nancy Hobbs, Atty-in-fact
Ruth Johnson

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 Melvin R. Johnson and wife, Ruth Johnson

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 12th day of August 19 98.

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

On this the 12TH day of AUGUST, 1998, before me personally appeared NANCY HOBBS (A/K/A NANCY D. HOBBS) to me known to be the person who executed the foregoing instrument in behalf of MELVIN R. JOHNSON AND WIFE, RUTH JOHNSON as THEIR Attorney in Fact, and acknowledged that SHE executed the same as the free act and deed of the said MELVIN R. JOHNSON AND WIFE, RUTH JOHNSON.

Witness my hand and official seal at NASHVILLE, TENNESSEE, this the 12TH day of AUGUST, 1998

NOTARY PUBLIC AT LARGE

_____
NOTARY PUBLIC

My Commission Expires:
11/28/98

LEGAL DESCRIPTION CONTINUATION

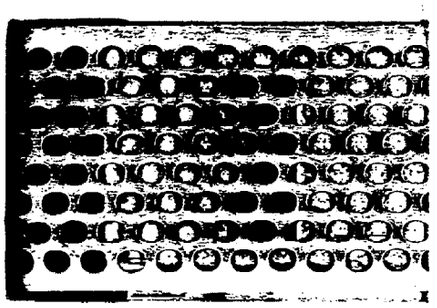
Beginning at a point in the center of Gray's Point Road, the southeast corner of a tract of land more fully described in Book 3797, Page 113, Register's Office for Davidson County, Tennessee, running thence north 3 degrees east 313.4 feet more or less to an iron pin; thence north 57 degrees east 150 feet more or less to an iron pin; thence south 18 degrees 30' east 340.5 feet more or less to the center of Gray's Point Road; thence south 74 degrees 30' west 255 feet more or less to the point of beginning.

BEING the same property conveyed to Melvin R. Johnson and wife, Ruth Johnson by deed from Joe Etta Krants, Anita K. Winters, Geneva K. Dever, and Theo K. Flair (2.5 acres) of record in Book 4567, Page 211; and by deed from Kenneth D. Petty and wife, Betty D. Petty (1.51 acres +/-) of record in Book 4525, Page 777, Register's Office for Davidson County, Tennessee.

The foregoing is the same legal description as appears in the previous deed of record.

047771
IDENTIF. & REFERENCE
98 AUG 19 AM 9:52
FELIX Z. WILSON II, REGISTER
DAVIDSON COUNTY, TN.

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



RECEIVED OF _____

FOR _____

BOOK 11071 PAGE 971

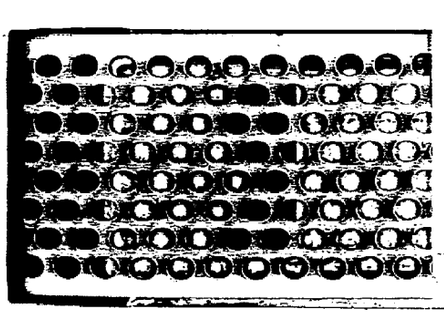
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
116000.00
CON TX 429.20
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 440.20
PAYEE 440.20

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/19/98 01 09:52 0001 B730



047677.1
IDENTIF. ← REFERENCE

98 AUG 19 AM 9:52

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1334437