WARRANTY DEED

RECORD AND RETURN TO:
FILE BOX 7
SATURN & MAZER
(37433)

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 136,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF December 19 98

NOTARY PUBLIC
Notary Public

MY COMMISSION EXPIRES (AFFIX SEAL) AT LARGE 8/28/2002

ALAN SATURN NOTARY PUBLIC DAVIDSON COUNTY, TENNESSEE

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
Thomas M. Kammer	Countrywide Home Loans, Inc.	163-1-40
(NAME)	(NAME)	
4136 Highlander Court	155 North Lake Ave.	2DX-9964
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Pasadena, California 91109	
(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, Richard Zeitlin Construction Co., Inc.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Thomas M. Kammer and wife, Beth A. Kammer

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. 41, on the Plan of Hickory Highlands Place, Phase 1, as of record in Plat Book 9700, Page 189, said Register's Office, to which plan reference is hereby made for a more complete description of said lot.

BEING the same property conveyed to Richard Zeitlin Construction Co., Inc. by deed from Hickory Highlands, LLC of record in Book 10163, Page 383, Register's Office for Davidson County, Tennessee.

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

0531606
IDENTIF. & REFERENCE

98 DEC 31 PM 2:49
BILL GARNER REGISTER
DAVIDSON COUNTY, TN.

7303 12/21 0101 03CHFDK 516.05

unimproved ( )
This is improved (X) property, known as 4136 Highlander Court, 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 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 24th day of December, 19 98

Richard Zeitlin Construction Co., Inc.

By:

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

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 DAVIDSON

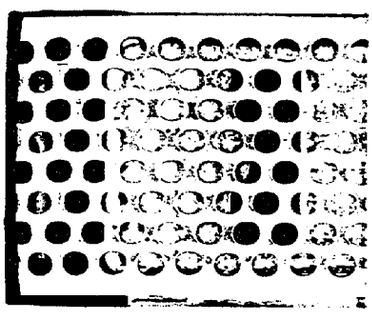
Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared RICHARD ZEITLIN and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the PRESIDENT and _____ respectively of the Richard Zeitlin Construction Co. the within named bargainor, and corporation, and that he as such PRESIDENT 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 RICHARD ZEITLIN as such PRESIDENT, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Nashville, Tennessee on this the 24th day of December 19 98 .

My commission expires 9/28/2002

_____
Notary Public

ALAN L. SATURN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.



OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11277 PAGE 396

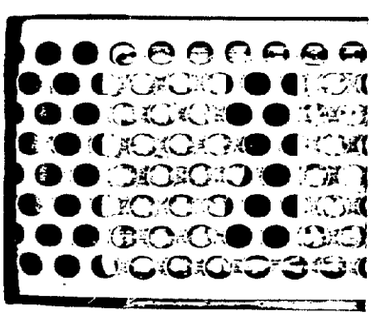
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED	CFEE - COMPUTER FEE	PRFEE - PROBATE FEE

CASH
136500.00
CON TX 505.05
PRFEE 1.00
RECFEE 8.00
CFEE 2.00
TOTAL 516.05
CHECK 516.05

12/31/98 01 14:46 0001 7303

0531606
IDENTIF. ↑ REFERENCE

98 DEC 31 PM 2:49
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1404609