WARRANTY DEED

File No: 00290676

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Daniel W. Albert	PHH Mortgage Services Corp	
[NAME]	[NAME]	
2602 Westwood Avenue	6000 Atium Way	Map 104-15
[STREET ADDRESS OR ROUTE NUMBER]	[STREET ADDRESS]	
Nashville, TN 37212	Mt. Laurel, NJ 08054	Parcel 288
[CITY] [STATE] [ZIP]	[CITY] [STATE] [ZIP]	

FOR AND IN CONSIDERATION of the sum of Ten and 00/100----------($10.00) Dollars, cash in hand paid by Grantee(s) and other good and valuable consideration accepted as cash the receipt and sufficiency of which are hereby acknowledged.

Kevin T. Hagan and wife, Lee Anne Hagan

have this day bargained and sold, and do hereby transfer and convey unto the said Daniel W. Albert and wife, Marla S. Albert the Grantees herein, their (successors), heirs and assigns, certain real estate in DAVIDSON County Tennessee, as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

PERCY WILKINS JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. EXP 5-28-2000

STATE OF Tennessee } The actual consideration or value which ever is greater,
COUNTY OF Williamson } for this transfer is $ 305,000.00

Subscribed and sworn to before me, this the 12TH day of FEBRUARY, 19 99.

Affiant

My Commission Expires: ~~09/08/01~~ [Affix Seal]

Notary Public ~~Linda W. Jones~~

unimproved ( )
This is improved (X) property known as 2602 Westwood Avenue, Nashville
[House Number] [Street] [P.O. Address] [City or Town]

TO HAVE AND TO HOLD said real estate, with the appurtenance, estate, title and interest thereto belonging, to the Grantees their (successors), heirs and assigns forever we covenants that we are lawfully seized and possessed of real estate in fee simple, have a good right to convey it, and that the same is unencumbered.

We further covenant and bind ourselves, out heirs and representatives, to warrant and forever defend the title to said real estate to said Grantees, their (successors), heirs and assigns, against the lawful claims of all persons.

Whenever 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 hands this 12TH day of FEBRUARY, 19 99, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

Kevin T. Hagan by LeeAnne Hagan
Kevin T. Hagan by LeeAnne Hagan
His Attorney in Fact Atty in fact

Lee Anne Hagan
Lee Anne Hagan

STATE OF Tennessee
COUNTY OF Williamson

Personally appeared before me Linda V. Jones, a Notary Public in and for said County and State ~~Kevin T. Hagan and wife,~~ Lee Anne Hagan

the within named 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 Williamson COUNTY, Tennessee, this 12TH day of FEBRUARY, 19 99.

Linda V. Jones
Notary Public

Commission expires 09/08/01

LINDA V. JONES NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

STATE OF
COUNTY OF

Before me, _____, a Notary Public of the State and County-aforesaid, personally appeared _____, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged _____self to be _____ of the within named bargainor, a corporation, and that _____ as such _____ being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by _____ self as _____.

Witness my hand and seal, at office in _____, this _____ day of _____, 19 _____.

_____
Notary Public

Commission expires _____

THIS INSTRUMENT WAS PREPARED BY:

JOSEPH B. PITT, JR., ATTORNEY
414 UNION STREET, SUITE 1800
NASHVILLE, TN 37219

WARRANTY DEED

FROM

_____

TO

_____

_____

Compliments of
Chicago Title Insurance Company
First Floor - First American Center
Phone 225-4631
NASHVILLE, TENNESSEE 37238

EXHIBIT "A"

Land in Davidson County, Tennessee, being the westerly 100 feet of the easterly 160 feet of the southerly half of Lot No. 37, on the Plan of Belair, of record in Book 332, page 6, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Said part of Lot No. 37 fronts 100 feet on the northerly side of Westwood Avenue and runs back between parallel lines 192 feet to a dead line.

Being the same property conveyed to Kevin T. Hagan and wife, Lee Anne Hagan, by deed from Annette Hoffman Tinnin and husband, Charles W. Tinnin, Jr., of record in Book 9545, page 348, Register's Office for Davidson County, Tennessee.

STATE OF TENNESSEE COUNTY OF WILLIAMSON

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared LeeAnne Hagan, to me known (or proved to me on the basis of satisfactory evidence), to be the person who executed the foregoing instrument in behalf of Kevin T. Hagan, and who acknowledged that she executed the same as the free act and deed of said Kevin T. Hagan.

Witness my hand, at Brentwood, Tennessee, this 12th day of February, 1999.

Notary Public

My commission expires:

LINDA V. JONES
NOTARY PUBLIC AT LARGE
WILSON COUNTY, TENN.

My Commission Expires SEPT. 8, 2001

05492.72
ADDED TO REFERENCE

99FEB 16 PM 1:51

REGISTER
DAVIDSON COUNTY, TN.

6136 02/16 0101 03CHECK 1143.50

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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

BOOK 11341 PG. 340

CAMT	
	305000.00
CON TX	1128.50
PRFEE	1.00
MTGED	12.00
CFEE	2.00
TOTAL	1143.50
CHECK	1143.50

02/16/99 01 13:49 0001 6136

99FEB 16 PM 1:51

REGISTER
DAVIDSON COUNTY, TN.

0549272

IDENTIF. & REFERENCE

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1425393