This Instrument Prepared By:
Brokers Escrow Services, Inc.
P. O. Box 140255
211 Donelson Pike, Suite 2
Nashville, Tennessee 37214

BOOK 11424 PG. 561

ADDRESS NEW OWNER:
SCOTT D. HEAVIN
234 Cumberland Circle
Nashville, Tennessee 37214

SEND TAX BILL TO:
To Mortgagee

MORTGAGEE:
PHH MORTGAGE SERVICES CORPORATION
6000 Atrium Way
Mt. Laurel, NJ 08054

MAP **096-050**
PARCEL **009.00**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named GRANTEE, and other good and valuable considerations, the receipt of which is hereby acknowledged, **MICHAEL F. ZOCCOLA, married,** hereinafter called the GRANTOR, has bargained and sold, and by these presents, does transfer and convey unto **SCOTT D. HEAVIN, unmarried**, hereinafter called the GRANTEE, his heirs and assigns, that certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being the Easterly 63 feet front of Lot No. 92 and the Westerly 9 feet of Lot No. 91 on the Map of Bluefields Subdivision, Section 2, as of record in Book 843, Page 34, Register's Office for said County, and being Lot "D" of the resubdivision of Lots 90 and 93 inclusive of Bluefields, not of record, more fully described as follows:

Said Lot beginning at a point in the Southerly margin of Cumberland Circle 9 feet East of a point of the common corner of Lot Nos. 91 and 92; thence Southerly 321 feet to a point, the common corner of Lot Nos. 91 and 92, the North line of a 2 foot reserved strip; thence with said reserved strip Southwesterly 250.4 feet to a point; thence with said reserved strip Southwesterly 250.4 feet to a point; thence Northwesterly 50.8 feet to a point, the common corner of Lots "C" and "D" of the unrecorded subdivision; thence Northeasterly with the dividing line between said Lots "C" and "D" 403 feet to a point in the southerly margin of Cumberland Circle; thence with the Southerly margin of Cumberland Circle, Southeasterly 72 feet to the point of beginning.

Being the same property conveyed to Michael F. Zoccola by Deed from Ralph W. Whiteside and wife, Elizabeth Marlene Whiteside of record in Book 5248, Page 261, Register's Office for Davidson County, Tennessee.

This is improved property known as 234 Cumberland Circle, Nashville, TN 37214.

Taxes for the current year have been settled between the parties. This conveyance is also made subject to the following matters:

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, his heirs and assigns, forever and GRANTOR does covenant with the said GRANTEE that he is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out and GRANTOR does further covenant and bind himself, his heirs and

representatives, to warrant and forever defend the title to the said land to the said GRANTEE, his heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS our hands this the 5th day of April, 1999.

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MICHAEL F. ZOCCOLA

KATHERINE D. ZOCCOLA

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned Notary Public in and for said County and State, **MICHAEL F. ZOCCOLA and wife,** KATHERINE D. ZOCCOLA, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal at office this 5th day of April, 1999.

NOTARY PUBLIC

My Commission Expires: February 3, 2001

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual value or consideration, whichever is greater, for this transfer is $110,000.00.

AFFIANT

Subscribed and sworn to before me on this 5th day of April, 1999.

NOTARY PUBLIC

My Commission Expires: February 3, 2001

0044 04/08 0101 03CHECK 418.00

99 APR -8 PM 3:23

05712052

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11424 PG. 563

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

0572052

INDEXING REFERENCE

99 APR -8 PM 3:23

REGISTER'S OFFICE
DAVIDSON COUNTY, TN.

CAMT	110000.00
CON TX	407.00
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	418.00
CHECK	418.00

04/08/99 01 15:25 0001 0044

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1449052