FROM: Sharon Loveall

BOOK 11455 PG. 944

TO: Jeremy Palmer and wife, Kristine Palmer

Address New Owner as follows:	Send Tax Bills to:	Map-Parcel No.
Jeremy Palmer	PHH Mortgage	Map 42-7
720 S. Summerfield Drive.	6000 Atrium Way	Parcel 31
Madison, TN 37115	Mt. Lurel, NJ 08054	

THIS INSTRUMENT PREPARED BY: Waller Lansden Dortch & Davis, a Professional Limited Liability Company, 511 Union Street, Suite 2100, Nashville, Tennessee 37219

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $165,000.00.

Kristine Palmer
Affiant

Subscribed and sworn to before me, this the 29th day of April, 1999.

Mary Ellis
NOTARY PUBLIC

My Comm. Expires: March 10, 2002

GENERAL WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **SHARON LOVEALL,** , hereinafter referred to as "GRANTOR", has bargained and sold, and by these presents do transfer and convey unto **JEREMY PALMER AND WIFE, KRISTINE PALMER**, hereinafter called "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. 75, on the plan of Bonnie Brae, Seciotn III, of record in Book 2854, page 61, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Said Lot No. 75 fronts 100 feet on the east side of South Summerfield Drive, and runs back 309.6 feet on the south line and 324.5 feet on the north line, to a dead line in the rear on which it measures 172.8 feet.

Being the same property conveyed to Steven Lee Mitchell and wife, Sharon Loveall by deed from Jeremy L. Palmer and wife, Kristine D. Rezucek (now Palmer) by deed from W. L. Bainbridge, Inc. of record in Book 7013, page 409. Register's Office for Davidson County, Tennessee.

Said property is transferred subject to the following:

1. 1999 Metropolitan County taxes.

2. All matters as shown on the plan of record in Book 2854, page 61, said Register's Office.

This is improved property known as 720 S. Summerfield Drive Madison, Tennessee 37115.

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 GRANTOR does covenant with the said GRANTEES that they are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and GRANTOR does further covenant and bind themselves their heirs and assigns, 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.

457367.01

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

WITNESS its hand this 29th day of April, 1999.

Sharon Loveall

STATE OF TENNESSEE)7
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **SHARON LOVEALL**, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and seal, at office in Nashville, Tennessee, this the 29th day of April, 1999.

NOTARY PUBLIC

My Commission Expires: November 9, 2002

NOTARY PUBLIC DAVIDSON COUNTY, TENN.

0580904

IDENTIFICATION REFERENCE

99 APR 30 PM 3:10

BILL GARNETT REGISTER
DAVIDSON COUNTY, TN.

9621 04/30 0101 03CHECK 621.50

457367.01

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11455 PG. 946

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

0580904

IDENTIFICATION REFERENCE

99 APR 30 PM 3:11

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

	CAMT
	165000.00
CON TX	610.50
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	621.50
CHECK	621.50

04/30/99 01 15:13 0001 9621

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1454322