STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 199,000.00

Rebecca D. Spencer
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
29th DAY OF September 19 99

JUDY S. WELLS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TN
My Commission Expires September 23, 2000

Notary Public

MY COMMISSION EXPIRES: 9/23/2000
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Linda S. Harris & Associates, 213 Ward Circle, Suite 200, Brentwood, Tn 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Robert S. Spencer (NAME)	PHH Mortgage Corporation (NAME) ATTENTION: Tax Department	Map 155
401 Hiawatha Court (ADDRESS)	P.O. Box 5455 (ADDRESS)	Group 10A
Nashville, Tennessee 37221 (CITY) (STATE) (ZIP)	Mt. Laurel, NJ 08054 (CITY) (STATE) (ZIP)	Parcel 14CO

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, Fred R. Shanks and wife, Donna D. Shanks

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Robert S. Spencer and wife, Rebecca D. Spencer

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: 10/01 0101 03CHECK 747.38

Land in Davidson County, Tennessee, being Lot No. 66 on the Plan of McCrory Trace Estates, as of record in Plat Book 6900, pages 720 through 723, Register's Office for said County, to which Plan reference is here made for a more complete description.

Being the same property conveyed to Fred R. Shanks and wife, Donna D. Shanks by deed from Steven K. Hutchinson and wife, Claire A. Hutchinson of record in Book 8819, page 791, Register's Office for Davidson County, Tennessee.

This conveyance is subject to taxes for the current year, which have been prorated and assumed by the grantees herein, and to any and all restrictions and easements of record.

99 OCT -1 PM 2:58
BILL GARNER REGISTER
DAVIDSON COUNTY, TN.

0641891
DELETED A REFERENCE

unimproved ( )
This is improved (X) property, known as 401 Hiawatha Court, Nashville, Tennessee 37221
(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 our hand s this 29th day of September, 19 99

Fred R. Shanks

Donna D. Shanks

Donna D. Shanks

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Fred R. Shanks and wife, Donna D. Shanks

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 Brentwood, Tennessee, this 29th day of September, 19 99

Commission expires 5-2-04

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

On this, _____ day of _____, 19 ____, personally appeared before me, _____, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained and who further acknowledged that he is the "attorney-in-fact" of _____ and is authorized by them to execute this instrument on their behalf, as their free act and deed.

Witness my hand, at office, this _____ day of _____, 19 ____

My commission expires _____

Notary Public

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11685 PAGE 19

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

0641891

ITEM # REFERENCE

99 OCT -1 PM 2:59

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CAMT	
	199000.00
CON TX	736.38
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	747.38
CHECK	747.38

10/01/99 01 15:02 0001 4881

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1522778