THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 167,000.00

John S Stovall
Affiant

Subscribed and sworn to before me, this 31st day of January, 2001

Mitchell A Watts
Notary Public

My Commission Expires: 9-29-01

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
JOHN S. STOVALL 943 Greerland Drive Nashville, Tennessee 37204	PHH MORTGAGE SERVICES 3000 Leadenhall Road Mount Laurel, New Jersey 08054	MAP 132-1 PARCEL 188

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED SIXTY SEVEN THOUSAND AND NO/100- ---------- ($ 167,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee s, the receipt of which is hereby acknowledged, I, SUZANNE BRADFORD, UNMARRIED hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto JOHN S. STOVALL AND RACHEL A. PILKINTON, BOTH UNMARRIED, as Joint Tenants with Right of Survivorship hereinafter called the Grantee s, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 59 on the Plan of Rolling Meadows of record in Plat Book 1424, page 98 and 99, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Suzanne Bradford by Quitclaim Deed from Sharon Melissa Marlow of record in Book 10969, page 928, Register's Office for Davidson County, Tennessee, and being the same property conveyed to Suzanne Bradford and Sharon Melissa Marlow, as tenants in common with right of survivorship, by deed from Suzanne Bradford of record in Book 9296, page 420, said Register's Office.

Davidson County DEEDWARR
Recvd: 02/05/01 10:55 2pgs
Fees:11.00 Taxes:617.90
20010205-0010875

This is improved property known as 943 Greerland Drive, Nashville, Tennessee 37204

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 s, their heirs and assigns, forever.

GRANTOR COVENANT s with the said GRANTEEs that she is lawfully seized and possessed of said land in fee simple, ha s a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Rolling Meadows of record in Book 1424, page 98 and 99, Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and binds herself___, her___ heirs and representatives to warrant and forever defend the title to the said GRANTEEs, their heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand on this the 31st day of January, 2001.

Suzanne Bradford

SUZANNE BRADFORD

MITCHELL A. WATTS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TN

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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

Witness my hand and official seal this 31st day of January, 2001.

Mitchell A Watts

Notary Public

My Commission Expires: September 29, 2001

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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___ 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 this _____day of _____.

_____

Notary Public

My Commission Expires: _____