Responsible Taxpayer:	This Instrument Prepared By:	Map - Parcel Number:
PHH Mortgage Services Corp.	James D. Moyers	132-05-0-048.00
P.O. Box 5455	FRANTZ, MCCONNELL & SEYMOUR, LLP	OH 07648
Mt. Laurel, NJ 08054	Suite 500 - 550 West Main Avenue	
Attn: Tax Dept.	Knoxville, Tennessee 37902	

QUITCLAIM DEED

This instrument is made and entered into as of the 20th day of January, 2002, between J. Philip Moyers, of Davidson County, Tennessee ("Grantor") and MICHELE D. SEMIN, of Davidson County, Tennessee ("Grantee").

WITNESSETH:

That, for the sale consideration of ONE DOLLAR ($1.00), in hand paid, the receipt and sufficiency of which is hereby acknowledged, Grantor hereby conveys and QUITCLAIMS unto Grantee, all of the right, title and interests of Grantor, if any, in and to the real property in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 17 on the Plan of Crestwood Acres, of record in Book 1130, page 60, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

The foregoing legal description is the same as on the previous deed of record. No new boundary survey was made at the time of this conveyance.

This conveyance is subject all liens, encumbrances and restrictions of record.

Being the property conveyed to J. Philip Moyers, single, and Michele D. Semin, single, as equal tenants in common by deed dated August 31, 1998, and registered on September 1, 1998 in Deed Book 11091, page 484, in the Register's Office of Davidson County, Tennessee.

IN WITNESS WHEREOF, Grantor has executed this instrument as of the date first above written.

J. PHILIP MOYERS

Davidson County DEEDQC
Recvd: 01/22/02 14:10 2pgs
Fees:12.00 Taxes:243.24
20020122-0008547

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, a Notary Public of the State and County aforesaid, J. PHILIP MOYERS, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this 20th day of January, 2002.

Lisa Walker
Notary Public

My Commission expires: 1/31/04.

STATE OF TENNESSEE

COUNTY OF DAVIDSON

I hereby swear or affirm that the actual consideration for this transfer was $65,740.79.

Michele D. Semin
MICHELE D. SEMIN

Sworn to and subscribed before me, this 20th day of January, 2002.

Lisa Walker
Notary Public
My Commission expires: 1/31/04.

THE PREPARER OF THIS INSTRUMENT MAKES NO REPRESENTATIONS AS TO THE STATUS OF THE TITLE TO THE PROPERTY HEREIN CONVEYED NOR AS TO THE ACCURACY OF THE PROPERTY DESCRIPTION.

moyerssemin.qcd2.wpd