Prepared by:
Realty Title & Escrow Company, Inc.
808 N. Mt. Juliet Road
Mt. Juliet, TN 37122

STATE OF TENNESSEE
COUNTY OF WILSON
The actual consideration or value, whichever is greater, for this transfer is $131,000.00

Affiant

Subscribed and sworn to before me this 30th day of July, 2003.

Notary Public
My commission expires: 11/27/06

ROBBIN TEASLEY NOTARY PUBLIC AT LARGE WILSON COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 07/31/03 13:57 2pgs
Fees:13.00 Taxes:484.70
20030731-0108817

Address of New Owner:	Send Tax Bills to:	Tax Information
Philip M. Ruffin	PHH Mortgage Services	086-07-A-009.00
1033 Bret Ridge Dr.	3000 Leadenhall Road	
Hermitage TN 37076	Mt. Laurel, NJ 08054	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Walter H. Morse and wife, Debra M. Morse, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Philip M. Ruffin, hereinafter called the Grantees, their successors 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. 9, Bret Ridge, of record in Plat Book 6900, Page 121, said Register's Office, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Walter H. Morse and wife, Debra M. Morse by deed from Timothy B. Sullivan and wife, Vikie L. Sullivan, recorded in Book 9206, Page 244, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 1033 Bret Ridge, Hermitage, TN 37076

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 my hand this 30th day of July, 2003.

Walter H. Morse

Debra M. Morse

STATE OF TENNESSEE
COUNTY OF WILSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Walter H. Morse and Debra M. Morse, with whom I am personally acquainted, and who acknowledged they executed the within instrument for the purposes therein contained.

Witness my hand in Mt. Juliet, TN, this 30th day of July, 2003.

Notary Public

My Commission expires 11/27/06

