FORM NO. WD-1

BOOK 5126 PAGE 967

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 38,668.18

Gloria Ratkovich
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 18th DAY OF March, 1977

Notary Public

MY COMMISSION EXPIRES: 4/3/80

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
FOLEY & WEISS, Attorneys, 908 Fidelity Federal Bldg., Nashville, TN 37219
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Gloria Ratkovich (NAME)	Home Federal Savings & Loan Assn. (NAME)	74-4-48 & Portion
832 Hermitage Ridge (STREET ADDRESS OR ROUTE NUMBER)	230 Fourth Avenue North (STREET ADDRESS)	of 75-1-10
Hermitage, TN (CITY) (STATE) (P. O. ZIP)	Nashville, TN 37219 (CITY) (STATE) (ZIP)	

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 OF WHICH IS HEREBY ACKNOWLEDGED, WE, WILLIAM D. WILLIS AND WIFE, CHERRY L. WILLIS,

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO GLORIA RATKOVICH

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:

BEING Lot No. 21 and a portion of Lot No. 22 on the Plan of Hermitage Hills, Section 12, of record in Book 4675, page 113, said Register's Office, to which plan reference is here made for a complete legal description.

BEING the same property conveyed to William D. Willis and wife, Cherry L. Willis, by deed from Home Federal Savings & Loan Association of record in Book 5048, page 985, and by quitclaim deed from Arthur Luther Castro, Jr. and wife, Betty Jane Castro, of record in Book 5120, page 371, said Register's Office.

This conveyance is subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights-of-way for public utilities applicable to this property; and taxes for the current year which have been prorated and assumed by the Grantees herein.

As part of the above consideration, the Grantees herein agree to pay the unpaid balance owing on a note to Home Federal Savings & Loan Association of record in Book 5049, page 987, said Register's Office, in the original principal amount of $35,860.00.

This is unimproved ( ) improved (X) property, known as 832 Hermitage Ridge, Hermitage, TN
(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 18th day of February, 1977

WILLIAM D. WILLIS

CHERRY L. WILLIS

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named William D. Willis and wife, Cherry L. Willis

the bargainor S, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 18th day of March 19 77

Commission expires 4/7/80

Notary Public

STATE OF TENNESSEE
Davidson County

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 (their several oaths) (his oath) acknowledged (themselves) (himself) to be the _____ and _____ respectively of the _____ the within named bargainor, a corporation, and that (he) (they) as such _____ and _____, being authorized so to do, executed 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

FILE IN BOX 4

WARRANTY DEED

FROM

WILLIAM D. WILLIS AND WIFE,

CHERRY L. WILLIS

TO

GLORIA RATKOVICH

D 94990

IDENTIF. REFERENCE

MAR 22 3 41 PM '77

FELIX [illegible] REGISTER
DAVIDSON COUNTY, TENN.

Attorneys Title Company
Titles Guaranteed
NASHVILLE, TENN.

MAR22F	CONV	38,668.18			
MAR22F	S'TAX		B*	100.62	
MAR22F	PB'FEE		B*	.50	
MAR22F	W'DEED		B*	4.00	* 105.12