BOOK 7863 PAGE 737 BOX 15

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 48,074.80

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 7th DAY OF June, 1989

Notary Public

MY COMMISSION EXPIRES: May 26, 1990

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Larry L. Westbrook, Attorney P. O. Box 150349, Nashville, Tennessee 37215
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
Shane Hicks (NAME)	Independence One Mortgage Corp. (NAME)	161-5A
5370 Edmondson Pike, Unit B-20 (STREET ADDRESS OR ROUTE NUMBER)	P O Box 5076 (STREET ADDRESS)	#42
Nashville, TN 37211 (CITY) (STATE) (P O ZIP)	Southfield, MI 48086 (CITY) (STATE) (ZIP)	6DU-81823

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, Jeffrey E. Ratcliffe and wife, Dottie L. Ratcliffe

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Shane Hicks, unmarried

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:

Land in Davidson County, Tennessee, being Unit No. B-20, together with the appurtenant interest in the common elements of Ashlawn Place Condominiums, a horizontal property regime established by Master Deed of record in Book 6607, page 596, Register's Office for Davidson County, Tennessee, said unit being depicted on the Condominium Site Plan attached as Exhibit A-2 to the aforementioned Master Deed.

Being the same property conveyed to Jeffrey E. Ratcliffe by deed from N. Eddie Montgomery of record in Book 7187, page 523, Register's Office for Davidson County, Tennessee.

It is understood and agreed that part of the consideration for the transfer of this property is the agreement of the grantees to assume the unpaid balance of a note secured by a first mortgage Deed of Trust of record in Book 7187 page 526 , Register's Office for Davidson County Tennessee, and also that the escrow account in connection with the aforesaid Deed of Trust is hereby transferred to said grantees.

This is unimproved ( ) improved (XX) property, known as 5370 Edmondson Pike, Unit B-20, Nashville, TN 37211
(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 7th day of June, 1989

Jeffrey E. Ratcliffe Dottie L. Ratcliffe

Jeffrey E. Ratcliffe

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, Larry L. Westbrook, a Notary Public in and for said County and State, the within named Jeffrey E. Ratcliffe and Dottie L. Ratcliffe

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 Nashville, Tennessee, this 7th day of June, 19 89.

Commission expires May 26, 1993

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

WARRANTY DEED

FROM

Jeffrey E. Ratcliffe, unmarried

TO

Shane Hicks, unmarried

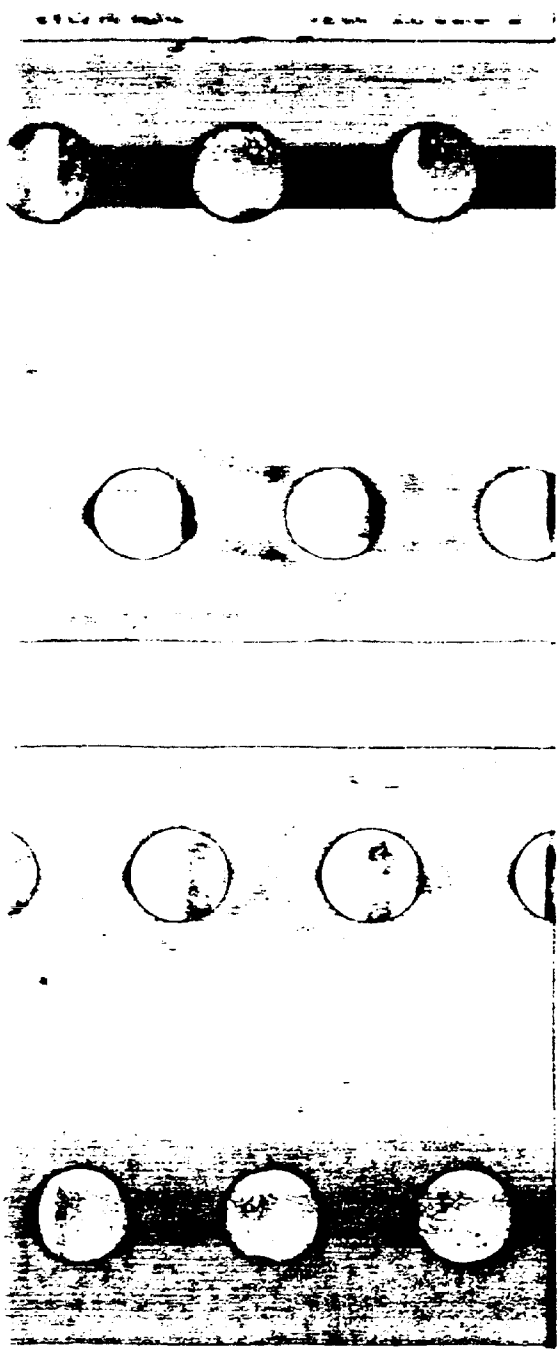
JUN 13 1 33 PM '89

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Compliments of
Chicago Title Insurance Company
First Floor — First American Center

Phone 255-4631
NASHVILLE, TENNESSEE 37208



OFFICIAL RECEIPT

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL

CAMT 48074.80
CON TX 158.73
PRFEE 0.50
[illegible] 6.00
TOTAL 165.23
CHECK 165.23

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY [illegible]

06/13/89 01 13:34 0001 4502

4 0 7. 1 6

IDENTIFICATION REFERENCE

JUN 13 1 33 PM '89

No. 218927