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BOX 15

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 82,484.32

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
31st DAY OF August 19 92

Notary Public

MY COMMISSION EXPIRES: May 25, 1995
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

THIS INSTRUMENT WAS PREPARED BY

Steltemeier & Westbrook, Attys, 2002 Richard Jones Rd., C-101, Nashville, Tn. 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Jeffrey S. Kirkwood (NAME)	American Home Funding (NAME)	MAP 149 1-B #113
4612 Billingsgate Road (ADDRESS)	3855 Gaskins Road (ADDRESS)	
Antioch, TN. 37013 (CITY) (STATE) (ZIP)	Richmond, VA 23233 (CITY) (STATE) (ZIP)	

FOR AND 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 Lou S. Ratcliffe

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Jeffrey S. Kirkwood and wife, Loretta M. Kirkwood

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 Lot No. 228 on the Plan of Piccadilly Square, Phase III, as of record in Book 6250, pages 892, 893 and 894, Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Jeffrey E. Ratcliffe and wife, Dottie Lou S. Ratcliffe by deed from John I. Cosky of record in Book 7868, page 121, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

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 7082, page 781, Register's Office for said County, and also that the escrow account in connection with the aforesaid Deed of Trust is hereby transferred to said grantees.

41807

IDENTIFICATION REFERENCE

SEP 1 3 55 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

2298 09/01 0101 03CHECK 314.25

unimproved ( )
This is improved (X) property, known as 4612 Billingsgate Road, Antioch, TN. 37013
(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 31st day of August 19 92

Jeffrey E. Ratcliffe, By Dottie S. Ratcliffe, Attorney in fact
Jeffrey E. Ratcliffe

Jeffrey S. Kirkwood

Dottie Lou S. Ratcliffe
Dottie Lou S. Ratcliffe

Loretta M. Kirkwood
Loretta M. Kirkwood

DCTN01W 12/88 First Data Systems, Inc 1-800-626-5427

BOOK 15

STATE OF TENNESSEE
COUNTY OF DAVIDSON

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Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named ~~Jeffrey E. Ratcliffe and wife~~ Dottie Lou S. Ratcliffe

the bargainor ~~s~~, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that ~~she/they~~ executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 31st day of August 19 92

Commission expires May 25, 1996

Notary Public

STATE OF TENNESSEE
COUNTY OF

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(s) 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 at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 31st day of August, 1992, before me personally appeared Jeffrey Kirkwood and Loretta M. Kirkwood, to me known (or proved to me on the basis of satisfactory evidence) to be the persons described in and who executed the foregoing instrument, and who acknowledged the execution of the same to be their free act and deed.

Witness my hand and official seal.

My Commission Expires: May 25, 1996

NOTARY PUBLIC

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 31st day of August, 1992, before me personally appeared Dottie L. Ratcliffe, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of Jeffrey E. Ratcliffe and acknowledged that she executed the same as the free act and deed of said Jeffrey E. Ratcliffe.

My Commission Expires: May 25, 1996

NOTARY PUBLIC

WARRANTY DEED

FROM
Jeffrey E. Ratcliffe and wife, Dottie Lou S. Ratcliffe

TO
Jeffrey S. Kirkwood and wife, Loretta M. Kirkwood

RETURN TO
Steltemeier & Westbrook, Attys
2002 Richard Jones Rd., C-101
Nashville, Tn. 37215

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 TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 82483.33
CON TX 305.25
PRFEE 1.00
WDEED 8.00
TOTAL 314.25
CHECK 314.25

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

09/02/92 01 15:57 0001 2298

41807

IDENTIFICATION REFERENCE

SEP 1 3 55 PM '92

DAVIDSON COUNTY, TN

No. 565996