WARRANTY DEED

PREPARED BY:

C. Patterson Cron
Attorney at Law
175 East Main Street
Hendersonville, TN 37075
822-0030

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $104,500.00.

Christina A. Ratch
Affiant

Sworn to and subscribed before me on this the 27th day of July, 1994.

Charles P. Cron
NOTARY PUBLIC
My Commission Expires: May 28, 1995

MORTGAGEE:

Old Hickory Credit Union
P.O. Box 431
Old Hickory, TN 37138-0431

ADDRESS NEW OWNER:
CHRISTINA A. RATCH
3501 Greenwood Drive
Hermitage, TN 37076

SEND TAX BILLS TO:
Old Hickory Credit Union
P.O. Box 431
Old Hickory, TN 37138-0431

Map/Parcel: 86-14B/160CO

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS ($10.00), cash in hand paid by the hereinafter named GRANTEES and other good and valuable consideration the receipt of which is hereby acknowledged, WE, JEFFREY T. WINSTON and wife, GEORGEANN S. WINSTON, hereinafter called the GRANTORS, have bargained and sold and by these presents, do transfer and convey unto CHRISTINA A. RATCH, unmarried, hereinafter called GRANTEE, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

BEING Lot 172, Final Plat, Fleetwood Subdivision, Phase Two, as of record in Book 6900, Page 738, Register's Office, Davidson County, Tennessee.

Being part of the same property conveyed to Jeffrey T. Winston and wife, GeorgeAnn S. Winston, by deed from Ken Lokey Homes, Inc., of record in Book 8167, page 760, Register's Office for Davidson County, Tennessee.

This is improved property known as 3501 Greenwood Drive, Hermitage, Tennessee, 37076.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, 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, except as follows:

1) 1994 Metro Davidson property taxes, which are being prorated at the time of closing and assumed by Grantee.

2) Plan of record in Plat Book 6900, page 738, Register's Office for Davidson County, Tennessee.

3) Declaration of covenants, conditions and restrictions of record in Book 7170, page 987, By-Laws of record in Book 7171, Page 4, Annexation of Property to Declaration of Covenants, Conditions & Restrictions of record in Book 7940, Page 565, Register's Office, Davidson County, Tennessee.

And GRANTORS do further covenant and bind ourselves, our heirs, and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, her heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS our hands this the 27th day of July, 1994.

Jeffrey T. Winston
JEFFREY T. WINSTON

Georgeann S. Winston
GEORGEANN S. WINSTON

STATE OF TENNESSEE

COUNTY OF DAVIDSON

BEFORE me, undersigned, a Notary Public in and for the County and State aforesaid, personally appeared the within named, JEFFREY T. WINSTON and wife, GEORGEANN S. WINSTON, the bargainors with whom I am personally acquainted or proved to me on the basis of sufficient information, and who acknowledged the execution of the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Old Hickory, Tennessee, this the 27th day of July, 1994.

Charles P. Cox
NOTARY PUBLIC

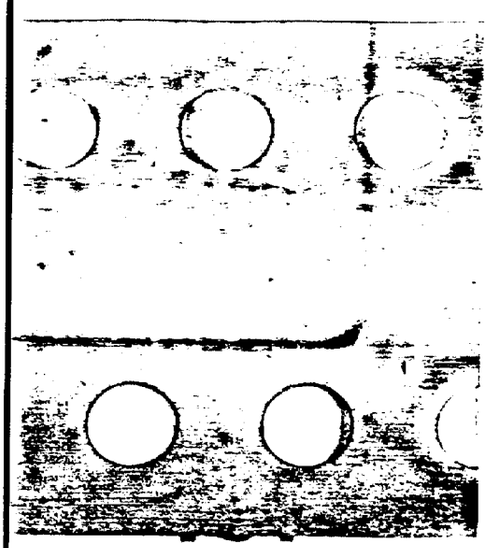
My Commission Expires: May 28, 1995

94 AUG -1 AM 10:07
FELIX A. ... REGISTER
DAVIDSON COUNTY, TN.

76519
IDENTIFICATION REFERENCE

2792 08/01 0101 03CHECK 395.65





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

RECEIVED OF _____

FOR _____

BOOK 9422 PAGE 712

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	
				104500.00
			CON TX	386.65
			PRFEE	1.00
			MDEED	8.00
			TOTAL	395.65
			CHECK	395.65
08/01/94	01		10:06 0001	2792

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

76519
IDENTIF. ↑ REFERENCE

94 AUG -1 AM 10:07
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 819333