THIS INSTRUMENT PREPARED BY:
RAY & VAN CLEAVE
P. O. BOX 1027
111 N. ATLANTIC STREET
TULLAHOMA, TN 37388

MAP NO. 091-06-0
PARCEL NO. 136.00

TAX RESPONSIBILITY:
NETTIE LEE RIVERS
5921 CARL PLACE
NASHVILLE TN 37209
OWNER:
SAME

BOOK 9428 PAGE 972

WARRANTY DEED WITH LIFE ESTATE RESERVED

FOR AND IN CONSIDERATION of the sum of ONE DOLLAR ($1.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, I, NETTIE LEE RIVERS, have bargained and sold and by these presents do hereby transfer and convey unto RONALD RIVERS, his heirs and assigns, reserving unto myself and excepting from this conveyance a Life Estate, a certain tract or parcel of land located in the _____ Civil District of Davidson County, Tennessee, which is described as follows:

Being Lot No. 51 on the Map of West Park Addition, as of record in Book 2330, page 39, Register's Office for said County.

Said Lot fronts 51.1 feet on the east side of Carl Place and runs back between lines 154.3 feet on the north line and 102.3 feet on the south line to a dead line measuring 72.8 ft. thereon.

Being the same property conveyed unto Woodrow W. Rivers and wife, Nettie Lee Rivers, by Deed recorded September 6, 1955, in Deed Book 2448, page 367, of Register's Office for Davidson County, Tennessee. The said Woodrow W. Rivers now being deceased.

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title and interest thereto belonging to the said RONALD RIVERS, his heirs and assigns, forever, subject to the Life Estate above reserved.

AND I do covenant with the said RONALD RIVERS, that I am lawfully seized and possessed of said land in fee simple; have a good and lawful right to sell and convey the same, and that is unencumbered, with the exception of the matter set forth above.

AND I do further covenant and bind myself, my heirs and representatives, to warrant and forever defend the title to said land to the said RONALD RIVERS, his heirs and assigns, against the lawful claims of all persons whomsoever.

This Warranty Deed prepared without the benefit of a title search or survey.

WITNESS MY HAND this 4th day of August, 1994.

x Nettie Lee Rivers
NETTIE LEE RIVERS

78356
IDENTIFICATION REFERENCE

94 AUG -4 PM 3:09

PICK-UP

STATE OF TENNESSEE
COUNTY OF Davidson

BOOK 9428 PAGE 973

PERSONALLY appeared before me, the undersigned authority, a Notary Public in and for said County and State, NETTIE LEE RIVERS, with whom I am personally acquainted and who acknowledged that she executed the foregoing instrument for the purposes therein contained.

WITNESS MY HAND and official seal this 4th day of Aug, 1994.

NOTARY PUBLIC AT LARGE RUTHERFORD COUNTY, TENN

Janet R. Bryan
NOTARY PUBLIC
My Commission Expires: Jan 12, 98

I, or we, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $ 25,155.14, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Ronald E. Rivers
Affiant

Subscribed and sworn to before me this 03 day of Aug, 1994

JANET R. BRYAN NOTARY PUBLIC AT LARGE RUTHERFORD COUNTY, TENN

Janet R. Bryan
NOTARY PUBLIC
My Commission Expires: Jan 12, 98

4795 08/04 0101 03CHECK 106.24

BOOK 9428 PAGE 974

CONVEYANCE OF REMAINDER,
RETENTION OF LIFE ESTATE

STATE OF TENNESSEE)
COUNTY OF Davidson)
)

Personally appeared before me, the undersigned authority, duly commissioned and qualified, RONALD RIVERS, who, having been first duly sworn, made oath that he is the grantee of the property described in the attached warranty deed; that, as of the date hereof, the total value of the remainder conveyed to him by said warranty deed is the sum of $25,185.19; that the undersigned grantee arrived at the above-stated value by direct reference to the Annuity Valuation Table found in Volume 16 of the Tennessee Code Annotated, more specifically, the table entitled Actuaries' Combined Experience Table of Mortality. The factors used in determining the value of the remainder were as follows:

1. **Total value of property: $36,600.00**
2. **Grantor's age at date of recording: Age 72**
3. **Applicable percent: 6%**
4. **Applicable mortality index number: 5.198**

Computation: $36,600 x 6% x 5.198 = $11,414.81 - Value of Life Estate.

$36,600 - 11,414.81 = $25,185.19 - Value of Remainder

Ronald E. Rivers
RONALD RIVERS

SWORN TO AND SUBSCRIBED before me this the 3rd **day of** Aug, **1994.**

Grant R. Barnes
NOTARY PUBLIC
My Commission Expires 12th

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9428 PAGE 975

CO CONVEYANCE
MO MORTGAGE
WD WARRANTY DEED
TD TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 25185.19
CON TX 93.24
PRFEE 1.00
WDEED 12.00
TOTAL 106.24
CHECK ~~106.24~~

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 94 04 04 01 15107 0001 4795

78356
IDENTIFICATION REFERENCE

94 AUG -4 PM 3:09

FELIX Z. WILSON
DAVIDSON COUNTY TN

No. 821306