File Box 9-B
First Title and Escrow Company, Inc.

WARRANTY DEED

THIS INSTRUMENT PREPARED BY

BOOK 9931 PG 535

George E. Mudter, Jr., Atty.
4301 Hillsboro Road, Suite 220
Nashville, Tennessee 37215

#13508

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
ADRIENNE W. RITZEN (NAME)	TRANS FINANCIAL MORTGAGE COMPANY (NAME)	117-5
3621 Hampton Avenue (STREET ADDRESS OR ROUTE NUMBER)	315 N. Atlantic Street (STREET ADDRESS)	58
Nashville, Tennessee 37215 (CITY) (STATE) (P. O. ZIP)	Tullahoma, Tennessee 37388 (CITY) (STATE) (ZIP)	7DA24460

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, R.J. OTTARSON AND WIFE, KATHRYN OTTARSON

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO ADRIENNE W. RITZEN, unmarried

HEREINAFTER CALLED THE GRANTEES, THEIR SUCCESSORS, 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. 22 on the Plan of Henry Sperry Subdivision, as of record in Plat Book 974, page 21, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to R.J. Ottarson and wife, Kathryn Ottarson by deed from Sperry Realty Company of record in Book 1163, page 276, said Register's Office.

This conveyance is made subject to: (1) 1996 Taxes, which have been prorated and assumed by the Grantee; (2) Restrictions of record in Book 1163, page 276; (3) All matters appearing on the Plan of record inPlat Book 974, page 21, said Register's Office.

0145386
IDENTIF. & REFERENCE

96 JAN 30 PM 1:16
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (XX) property, known as 3621 Hampton Avenue, Nashville, Tennessee 37215

TO HAVE AND TO HOLD the said tract or parcel of land, with the apurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors, 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, successors, assigns and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their successors, 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.

In witness whereof, the GRANTORS have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officer) on this 26th day of January, 19 96

R.J. Ottarson
R.J. OTTARSON

Kathryn Ottarson
KATHRYN OTTARSON

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, R.J. OTTARSON AND WIFE, KATHRYN OTTARSON with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand at office, this 26th day of January, 19 96.

My commission expires 11/20/96 Notary Public

STATE OF _____
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____ with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ of _____ the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand at Office, this _____ day of _____, 19____.

My commission expires _____ Notary Public _____

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STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 325,000.00

Adrienne W. Ritzen
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26th DAY OF January, 19 96.

MY COMMISSION EXPIRES: 11/20/96 (AFFIX SEAL)

Notary Public

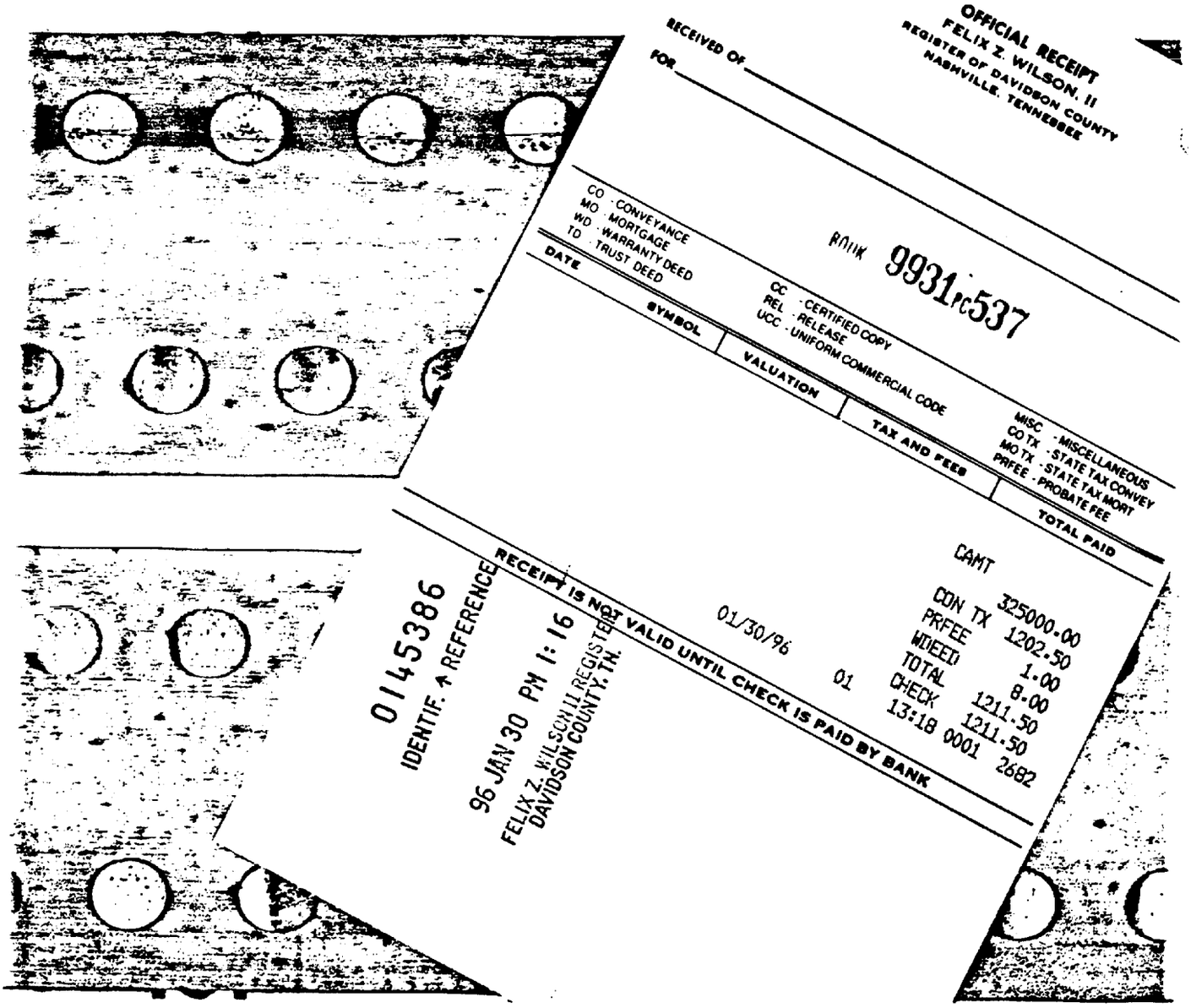
WARRANTY DEED

FROM R.J. OTTARSON AND WIFE, KATHRYN OTTARSON

TO ADRIENNE W. RITZEN

2682 01/30 0101 03CHECK 1211-SQ

PLEASE RETURN TO:
First Title & Escrow Company, Inc.
Suite 11C The Paddock
229 Ward Circle
P.O. Box 926
BRENTWOOD, TENNESSEE 37024-0926



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

RECEIVED OF

FOR

BOOK 9931 PG 537

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	
			CON TX	325000.00
			PRFEE	1202.50
			MTGFEE	1.00
			TOTAL	8.00
01/30/96	01		CHECK	1211.50
			13:18 0001	1211.50
				2682

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

01145386
IDENTIF. # REFERENCE

96 JAN 30 PM 1:16
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1000932