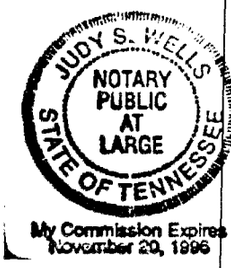
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 123,000.00

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF September 19 96

Notary Public

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

THIS INSTRUMENT WAS PREPARED BY
Southland Title & Escrow Co., 750 Old Hickory Blvd, Suite 202, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Bettye J. Ragland (NAME)	Collateral Mortgage, Ltd. (NAME)	86-14-B 67.00CO
3140 Lake Drive (ADDRESS)	1900 Crestwood Boulevard (ADDRESS)	
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	Birmingham, AL 35283-0180 (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, Horace Gaddis, Jr. and wife, Patricia Gaddis

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Bettye J. Ragland and Donald T. Earley, joint tenants with right of survivorship

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. 113 on the Plan of Revised Final Plat of Fleetwood Subdivision, Phase One, of record in Book 6900, page 465, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a complete description thereof.

Being the same property conveyed to Horace Gaddis, Jr. and wife, Patricia Gaddis, by deed from Samuel C. Davis and wife, S. Elizabeth Davis, of record in Book 7995, page 524, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following: Taxes for the year 1996 have been prorated and payment thereof is expressly assumed by the herein Grantee; Declaration of covenants, conditions, and restrictions of record in Book 7170, page 987; By-laws of record in Book 7171, page 4; Plan of record in Book 6900, page 465; all in the Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 3140 Lake Drive, Hermitage, TN 37076
(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 27th day of September 19 96

Horace Gaddis, Jr.

Patricia Gaddis

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Horace Gaddis, Jr. and wife, Patricia Gaddis

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 Brentwood, Tennessee, this 27th day of September 19 96.

Commission expires 11/20/96

Notary Public

JUDY S. WELLS NOTARY PUBLIC AT LARGE STATE OF TENNESSEE My Commission Expires November 20, 1996

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 _____ 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

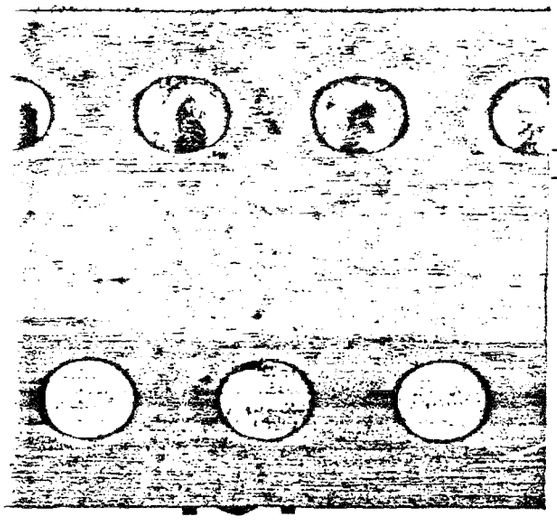
MAIL ENV.

0231184 IDENTIFICATION REFERENCE

96 OCT -1 AM 10:04

4788 10/21 0101 03CHECK 464.10





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10209 PG 26

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
				123000.00
				CON TX 455.10
				PRFEE 1.00
				WDEED 8.00
				TOTAL 464.10
				CHECK 464.10
			10/01/96 01	10:06 0001 4780

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0231184
IDENTIF. A REFERENCE

96 OCT -1 AM 10:04

DAVIDSON CO.

№ 1071870

No. [redacted]