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

# WARRANTY DEED

*THIS INSTRUMENT PREPARED BY*

George E. Mudter, Jr., Atty.
2000 Richard Jones Rd., Ste. 110
Nashville, Tennessee 37215

BOOK 10250 PG 341

#14249

| ADDRESS NEW OWNER(S) AS FOLLOWS | SEND TAX BILLS TO: | MAP PARCEL NUMBERS |
|---|---|---|
| KENNETH B. RATLIFF (NAME) | FIRST TRUST MORTGAGE COMPANY (NAME) | 148-1 |
| 254 Willow Lane (STREET ADDRESS OR ROUTE NUMBER) | 6525 Quail Hollow (STREET ADDRESS) | 12 |
| Nashville, Tennessee 37211 (CITY) (STATE) (P. O. ZIP) | Memphis, Tennessee 38120 (CITY) (STATE) (ZIP) | 5DU4043 |

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, JEFFREY W. GARDNER, married

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO KENNETH B. RATLIFF AND WIFE, CARA L. RATLIFF

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. 160 on the Plan of Hillbrook Section 3, as of record in Plat Book 3300, page 84, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Jeffrey W. Gardner by deed from Sarah E. Jones, unmarried of record in Book 7829, page 700, said Register's Office.

This conveyance is made subject to: (1) 1996 Taxes, which have been prorated and paid by the Grantor; (2) Restrictions of record in Book 3460, page 295; and (3) All matters appearing on the Plan of record in Plat Book 3300, page 84, said Register's Office.

Julie Gardner, spouse of Jeffrey W. Gardner, joins in the execution of this instrument for the purpose of conveying any interest she may have in the subject property by virtue of her marriage to the said Jeffrey W. Gardner.

96 NOV -5 PM 1:20
FELIX Z. WEISSMAN REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE
02437 48

unimproved ( )
This is improved (XX) property, known as 254 Willow Lane, Nashville, Tennessee 37211

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 31st day of October, 19 96

Jeffrey W. Gardner by Jay Lowenthal
JEFFREY W. GARDNER
BY: JAY LOWENTHAL, ATTORNEY-IN-FACT
BY POWER OF ATTORNEY RECORDED
SIMULTANEOUSLY HEREWITH

Julie Gardner by Jay Lowenthal
JULIE GARDNER
BY: JAY LOWENTHAL, ATTORNEY-IN FACT
BY POWER OF ATTORNEY RECORDED
SIMULTANEOUSLY HEREWITH

STATE OF TENNESSEE
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.

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

My commission expires _____ 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 _____

STATE OF TENNESSEE
COUNTY OF DAVIDOSN

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, JAY LOWENTHAL, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Attorney-In-Fact for the said JEFFREY W. GARDNER AND WIFE, JULIE GARDNER and is authorized by the said JEFFREY W. GARDNER AND WIFE, JULIE GARDNER to execute this instrument on their behalf.

Witness my hand, at Office, this 31st day of October, 1996.

NOTARY PUBLIC

My Commission Expires: 9/23/2000

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 90,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF October, 19 96

MY COMMISSION EXPIRES: 9/23/2000
(AFFIX SEAL)

Notary Public

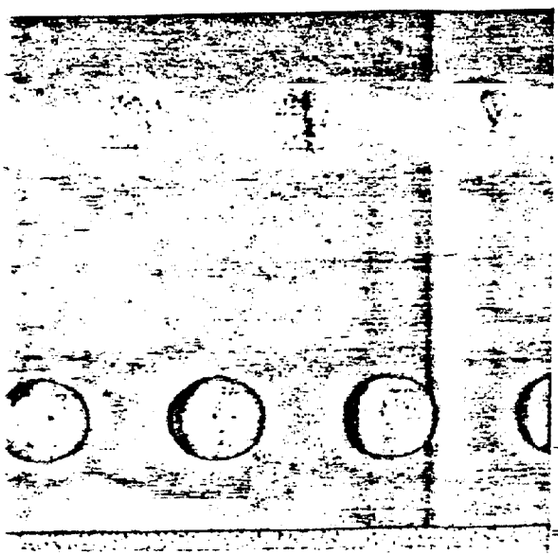
**WARRANTY DEED**

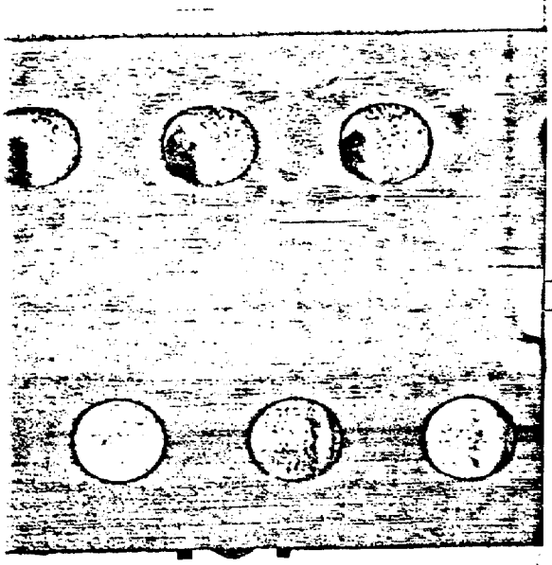
**FROM** JEFFREY W. GARDNER

**TO** KENNETH B. RATLIFF AND WIFE, CARA L. RATLIFF

8246 11/05 0101 02CHECK
$43.85

**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 10250 PG 343

| | | |
|---|---|---|
| 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 90500.00
CON TX 334.85
PRFEE 1.00
WDEED 8.00
TOTAL 343.85
CHECK 343.85

11/05/96 01 13:23 0001 8246

**RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK**

0243748
IDENTIF. # REFERENCE

96 NOV -5 PM 1:20

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

**No.** 1085172