12/10/1996 12:56 8004697592 DIRECT CAPITAL PAGE 01

This Instrument Prepared By:
Preferred Mortgage Corp.
19782 MacArthur Blvd. #250
Irvine, CA 92715

Recording requested by:

BOOK 10316 PG. 72 TO: B0436

And when recorded mail this deed and, unless otherwise shown below, mail tax statements to

NEW OWNER:
VIRGINIA L. BRAY
310 ANDREW JACKSON PLACE
HERMITAGE, TN 37076

SEND TAX BILLS TO:
Preferred Mortgage Co.
19782 MacArthur #250
Irvine, CA 92612
Loan No. 21002057

MAP PARCEL NO:
75-7-221

SPACE ABOVE THIS LINE FOR RECORDER'S USE

QUIT CLAIM

97 JAN -9 PM 3:14
FELIX A. ... REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE
0263005

THE UNDERSIGNED GRANTOR(S) DECLARE(S)
DOCUMENTARY TRANSFER TAX IS $ 00

FOR VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

KENNETH INGRAM

Hereby Remise, Release, Quit claim to:

VIRGINIA L. BRAY, SINGLE WOMAN

the real property in the CITY OF HERMITAGE, COUNTY OF DAVIDSON, STATE OF TENNESSEE which is legally described as:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 46A ON PLAN OF THE ZONE LOT DIVISION OF LOTS, 23,24,25,27,29,30,31,32,33,34,35,37,38,39,40,41,42,43,45,46,48, RACHEL'S SQUARE, SECTION TWO, OF RECORD IN BOOK6250, PAGE 450, REGISER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE

and which is commonly known as: 310 ANDREW JACKSON PLACE, HERMITAGE, TN 37076

Being the same property conveyed to Virginia L. Bray, by deed from Sandra K. Mitchell Miller and husband, Harold Miller of record in Book 9718, page 230 and by Quitclaim deed from Carole V. Ingram as of record in Book 10259, page 344, Register's Office for Davidson County, Tennessee.

Kenneth C. Ingram
KENNETH INGRAM

This conveyance is to convey any marital interest of Kenneth Ingram, spouse of Carole V. Ingram, in and to the above described property.

STATE OF TENNESSEE

COUNTY OF DAVIDSON

On Dec. 10 1996 before me, Linda Medley, the undersigned Notary Public, KENNETH INGRAM known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(is), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

3588 01/09/97 0101 07CHECK 8.00

WITNESS my hand and official seal.

Signature Linda Medley

NOTARY PUBLIC AT DAVIDSON COUNTY TENN.

STATE OF TENNESSEE]
COUNTY OF DAVIDSON]
The actual consideration of value whichever is greater, for this transfer is $ 0.

Virginia L. Bray
Affiant

Subscribed and sworn to before me, this 8th day of January, 1997.

Mary Ann Kelley
Notary Public
My commission expires:

NOTARY PUBLIC
Mary Ann Kelley
My Commission Expires
January 24, 1998
STATE OF TENNESSEE

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED