BOOK 10583 PG 938

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 77,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF August 19 97

Notary Public

MY COMMISSION EXPIRES: 1-27-99
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

CASTLEMAN & ASSOCIATES, INC., 110 Glancy Square, Suite 112, Goodlettsville, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Stephen H. Ramsey (NAME)	NEW SOUTH FEDERAL SAVINGS BANK (NAME)	MAP 63-2
1502 Ocoee Trail (ADDRESS)	1900 Crestwood Boulevard (ADDRESS)	PARCEL 79
Madison, TN 37115 (CITY) (STATE) (ZIP)	Birmingham, Alabama 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, Deanna G. Williams and husband, Ronald R. Williams

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO, Stephen H. Ramsey and wife, Jeri A. Ramsey

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. 96 on the Map of Nawakwa Hills, Powwow Addition, Section 3, which is of record in Book 974, Page 25, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to Deanna G. Williams, Unmarried, by deed from A. Lynne Gardner Duke, and husband, Don Duke, of record in Book 8896, Page 252, Register's Office for Davidson County, Tennessee.

Ronald R. Williams, husband of Deanna G. Williams, joins in this conveyance for the express purpose of conveying any marital rights which he may have in said property, now or in the future.

Michael Wair executes this instrument as Attorney-In-Fact for Deanna G. Williams pursuant to Power of Attorney recorded simultaneously herewith.

97 AUG 27 PM 1:54
FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. + REFERENCE 034 1950

unimproved ( )
This is improved (X) property, known as 1502 Ocoee Trail, Madison, TN 37115
(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 22nd day of August 19 97

Deanna G. Williams
By: Deanna G. Williams, by: Michael Wair, Attorney-in-fact
Michael Wair, Attorney-in-fact

Ronald R. Williams
Ronald R. Williams

1-800-626-5427

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 **RONALD R. WILLIAMS**, the bargainor, with whom I am personally acquainted, and who, upon oath, acknowledged the he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Goodlettsville, Tennessee, this 22nd day of August, 1997.

Notary Public

My Commission Expires: 1-27-99

BEATTIE M. BAKER NOTARY PUBLIC STATE OF TENNESSEE

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared **MICHAEL WAIR**, to me known to be the person who executed the foregoing instrument in behalf of **DEANNA G. WILLIAMS** and acknowledged that he executed the same as the free act and deed of the said **DEANNA G. WILLIAMS.**

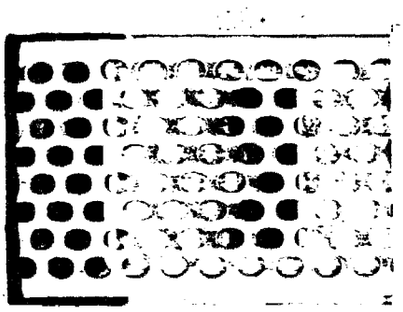
WITNESS my hand and official seal at Goodlettsville, Tennessee, this 22nd day of August, 1997.

Notary Public

My Commission Expires: 1-27-99

BEATTIE M. BAKER NOTARY PUBLIC STATE OF TENNESSEE

1583 08/27 0101 03CHECK 295.75



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

RECEIVED OF _____

FOR _____

BOOK 10583 PG 940

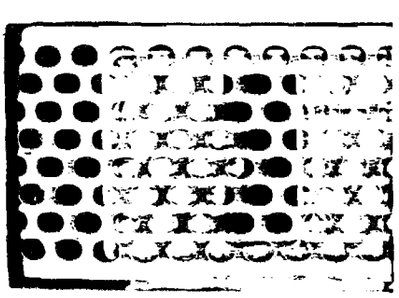
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 77500.00
CON TX 286.75
PRFEE 1.00
WDEED 8.00
TOTAL 295.75
CHECK 295.75

08/27/97 01 13:55 0001 1583

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



034 I 950
IDENTIF. # REFERENCE

97 AUG 27 PM 1:54
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1191095