THIS INSTRUMENT PREPARED BY:
WATKINS, McGUGIN, McNEILLY & ROWAN, PLLC
W. Warner McNeilly, III
214 Second Avenue, North
Suite 300
Nashville, Tennessee 37201
(615) 255-2191

BOOK 11298 PAGE 511

3133 01/14 0101 03CHECK 10.00

QUITCLAIM DEED

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS:
D. ANNE RATCLIFFE 203 Hearthstone Manor Lane Brentwood, TN 37027	FIRST AMERICAN NATIONAL BANK 400 FIRST AMERICAN CENTER NASHVILLE, TN 37237-0209	160-15-A-66 CO

0537129
IDENTIF. & REFERENCE

99 JAN 14 PM 3:25
DAVIDSON COUNTY, TN.

PICK-UP

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)
The actual consideration for this transfer is $-0-.

D. Anne Ratcliffe
D. ANNE RATCLIFFE

SUBSCRIBED AND SWORN to before me this 11th day of January, 1999.

Patsy S Parkes
Notary Public
My Commission Expires: 9/29/01

FOR AND IN CONSIDERATION of love and affection and no monetary consideration, I, JAMES O. RATCLIFFE, by these presents do hereby quitclaim and convey unto my wife, D. ANNE RATCLIFFE, her heirs and assigns, all of my right, title and interest in and to a certain tract or parcel of land located in Davidson County, Tennessee, described as follows:

LAND in Davidson County, Tennessee, being Unit No. 66 on the Plan of Hearthstone Manor, Phase 4, of record in Book 6250, page 990, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and detailed description of said Unit.

BEING the same property conveyed to James O. Ratcliffe and wife, D. Anne Ratcliffe, from the Estate of Mildred K. Emerson by deed of record in Book 10660, Page 721, R.O.D.C.

Said property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises.

WITNESS my hand this 11th day of January, 1999.

James O. Ratcliffe
JAMES O. RATCLIFFE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, Patsy S Parkes, of said county, JAMES O. RATCLIFFE, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand, this 11th day of January, 1999.

Patsy S Parkes
NOTARY PUBLIC

My Commission Expires: 9/29/01