Return to:
Title Connection, Inc.
761 Old Hickory Blvd.
Suite 103
Brentwood, Tennessee 37027

This Instrument Prepared By:
W. Lee Corbett, P.C.
Suite 1050 American Center
3100 West End Avenue
Nashville, TN 37203

NEW OWNER	**SEND TAX BILL**	**MAP-PARCEL NO.**
Nathan E. Ratcliff 4448 Benchmark Drive Antioch, Tennessee 37013	Franklin American Mtg. 501 Corporate Center Dr. Ste. 400 Franklin, TN 37067	151-9-0-A-184

Davidson County DEEDWARR
Recvd: 12/11/01 14:52 3pgs
Fees:19.00 Taxes:573.13

20011211-0136748

WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, JCH Development Company, Inc., a Tennessee corporation ("Grantor"), has bargained and sold, and by these presents does transfer and convey to Nathan E. Ratcliff ("Grantee"), his heirs, successors, and assigns, certain real estate (the "Property") in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 184 on the Final Plat of Long Hunter Chase, a residential planned unit development, Phase 2, Section I, of record in Plat Book 7900, Pages 763 and 764, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being part of the same property conveyed to JCH Development Company, Inc., by Deed of Imogene Mackey Phelps, a 1/5 undivided interest; Jesse L. Mackey, a 1/5 undivided interest; Eva Fay Mackey Jared, a 1/5 undivided interest; Nova Gay Mackey Coats, a 1/5 undivided interest; Maxie C. Mackey, a 1/15 undivided interest; Linda Mackey Spinors, a 1/30 undivided interest; Nancy Mackey Roberts, a 1/30 undivided interest; Carolyn M. Deaerich, a 1/30 undivided interest; and Dianne M. Crowell, a 1/30 undivided interest; record in Book 7739, Page 657, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said tracts or parcels of land, with the appurtenances, estate, title and interest thereto belonging to the Grantee, its successors and assigns, forever.

The Grantor covenants with the Grantee that Grantor is lawfully seized and possessed of the said Property in fee simple; that Grantor has a good right to convey the Property; and that the Property is unencumbered, except as follows:

1. All matters on the Plan of Long Hunter Chase as of record in Plat Book 9700, pages 934 and 935.

2. All matters on the Plan of Long Hunter Chase, Phase 2, Section 1, of record in Plat Book 7900, Pages 763-764, Register's Office for Davidson County, Tennessee, and all matters shown thereon.

3. Easements for Sewer of record in Book 9588, Page 930, Register's Office for Davidson County, Tennessee.

4. Quitclaim of Common Areas to the Long Hunter Chase Homeowners' Association of record in Book 9432, page 792, and Book 9649, page 764, Register's Office for Davidson County, Tennessee.

5. Water Main easement of record in Book 8197, page 288, Register's Office for Davidson County, Tennessee.

6. Utility Easement of record in Book 9661, page 919, Register's Office for Davidson County, Tennessee.

7. Grant of Transmission Line Easement to the United State of America, being 150 feet wide, of record in Book 2338, page 466, Register's Office for Davidson County, Tennessee.

8. Declaration of Taking of record in Book 4446, page 423, said Register's Office and Judgment of record in Book 4535, page 351, said Register's Office for a 150 feet wide easement for the use of the Tennessee Valley Authority.

9. Conveyance of Sanitary Sewer Easement of record in Book 9988, page 793, Register's Office for Davidson County, Tennessee.

10. Conveyance of Water Main of record in Book 9988, page 821, Register's Office for Davidson County, Tennessee.

11. Declaration of Covenants, Conditions and Restrictions for Phase 2, Section 1, of record in Book 9430, Page 251, Register's Office for Davidson County, Tennessee.

12. Subject to Restrictions of record in Book 9534, page 938; and Book 9534, Page 942; By-Laws of record in Book 9430, page 279; and Charter of record in Book 9433, page 953; in said Register's Office, which sets forth restrictions, assessments, liens, and other matters and to which reference is hereby made for more particulars.

13. Easements of record in Book 1115, page 202, Book 1101, page 457, Book 4717, page 515, Book 8358, pages 91 & 92, Book 9588, page 930, Book 11497, page 592, and Instrument No. 20000906-0088272, all of record in the Register's Office for Davidson County, Tennessee.

14. Certificate of Reslution for JCH Development Company, Inc., of record in Book 9432, page 789, Register's Office for Davidson County, Tennessee.

15. All matters in Surveyor's Certificate of Correction to Plan of Phase 2, Section 1, Long Hunter Chase, of record in Book 9813, Page 167, Register's Office for Davidson County, Tennessee.

16. Grant of Easements to Crossman Communities of Tennessee, LLC, of record in Instrument Number 20000906-0088271, Register's Office for Davidson County, Tennessee.

17. Agreement for dedication of Easement or Sanitary Sewers and/or Storm Drainage recorded in Instrument Number 20001030-0107415, Register's Office for Davidson County, Tennessee.

18. First Amendment to Declaration of Covenants, Conditions and Restrictions for Long Hunter Chase of record in Book 9534, page 938, Register's Office for Davidson County, Tennessee.

19. Declaration of Annexation of Long Hunter Chase Phase One, Section One and Submission to the Declaration of Covenants, Conditions, and Restriction fro Long Hunter Chase recorded in Book 9534, page 942, Register's Office for Davidson County, Tennessee.

20. Declaration of Annexation of Long Hunter Chase, Phase Three, Section One and Submission to the Declaration of Covenants, Conditions, and Restrictions for Long Hunter Chase recorded in Instrument Number 20010514-0049630, Register's Office for Davidson County, Tennessee.

21. The property herein described is subject to corrective assessment under TCA 67-5-603.

22. All existing and recorded easements, rights of way and restrictions, all zoning regulations, building restrictions and setback lines, if any, and easements or right of ways for public utilities.

23. Subject to the lien for special assessments as contained in the Declaration of Covenants, Conditions and Restrictions.

24. Subject to the rights of others in and to the common areas/elements.

This is improved property commonly known as 4448 Benchmark Drive, Antioch, Tennessee 37013.

The Grantor further covenants to warrant and forever defend the title to the Property to the Grantee, his successors and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, Grantor has executed this Warranty Deed this 20 day of Nov., 2001.

JCH DEVELOPMENT COMPANY, INC.

By: W. Lee Corbett
Its: Secretary

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, an official Notary Public of the said county and state, W. Lee Corbett, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath, acknowledged himself to be the Secretary of JCH Development Company, Inc., the within named bargainor, a corporation, and who acknowledged that as such Secretary, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as Secretary.

WITNESS MY HAND, at office, this 30th day of November, 2001.

Notary Public

My Commission Expires: 5/29/05

NOTARY PUBLIC AT LARGE DAVIDSON

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $154,900.00.

Affiant

Sworn to and subscribed before me this 30th day of November, 2001.

Carolyn D Van Rennes
Notary Public

My Commission Expires: 9/28/2002

CAROLYN D. VAN RENNES NOTARY PUBLIC AT LARGE DAVIDSON CO, TN

My Commission Expires
Sept. 28, 2002