PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law

Woodmont Centre, Suite 100
104 Woodmont Blvd.
Nashville, TN 37205
Ph. (615) 298-3312 - Fax. 292-8746
E-mail: *main@wilkinsandivey.com*

FILE BOX 45

W & I Ref:(_____) Title No: 45273
Dav. Co. File: Box 8

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Patricia A. Ragland 240 Timmons Street Nashville, Tennessee 37211	National Bank of Commerce 115 29th Avenue South Nashville, Tennessee 37212

TAX MAP-PARCEL NUMBERS: 119-14-058

Davidson County DEEDWARR
Recvd: 12/22/03 16:09 2pgs
Fees:13.00 Taxes:362.60
20031222-0182047

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$98,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersignedBeth C. Sass, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto Patricia A. Ragland hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

Land in Davidson County, Tennessee, being Lot No. 13, of Block D on the Plan of Woodbine Courts of record in Plat Book `1130, Page 39, Register's Office for said County.

Said Lot No. 13 of Block D fronts 75 feet on the northerly margin of East Timmons Avenue and extends back between parallel lines 156.5 feet to a dead line in the rear.

Being the same property conveyed to Beth C. Sass, unmarried by deed from Barry A. Gregory, unmarried of record in Book 10665, Page 419 Register's Office for said County.

Description Reference: The description is the same as that used in the last deed prior to this transaction.

This conveyance is subject to: Taxes for 2004, and subsequent years; The Plan, with Owner's Certificate, of record in Book 1130 Page 39, said Register's Office, which Plan shows a 35foot minimum building setback line from East Timmons Avenue and a 10 foot easement for public utility purposes along the easterly line(s). Restrictions of record in Book 1163, Page 441 said Register's Office.

This is improved property, known as: 240 Timmons Street, Nashville, Tennessee 37211

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 18th day of December, 2003.

Beth C. Sass

State of TENNESSEE
County of DAVIDSON

On this 18th day of December, 2003 , before me the undersigned authority, personally appeared Beth C. Sass , to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: _____

PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires MAY 30, 2004

Notary

State of TENNESSEE
County of DAVIDSON

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $98,000.00

Affiant

Sworn and subscribed before me this the 18th day of December, 2003

My Commission Expires: 11/29/05

Notary Public

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.