ADDRESS NEW OWNER:	SEND TAX BILL TO:	MAP-PARCEL NOS.
Fikisha L. Swader, unmarried 113 West Marthona Madison, TN 37115	NBO Bank Washington Mutual Bank P.O. Box 100575 Florence, SC. 29501-0575	MAP and PARCEL 42-15 38

This instrument prepared by: Cindy S. Smith, P.C., Attorney at Law
P.O. Box 292004, Nashville, TN 37229 (Davidson County - Box 27B)

Davidson County DEEDWARR
Recvd: 08/04/04 16:03 2pgs
Fees:13.00 Taxes:429.20

20040804-0093953

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and No/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Michael Andrew Ratliff and Molly Berene Ratliff, husband and wife** (the "Grantors"), have bargained and sold, and by these presents do transfer and convey unto **Fikisha L. Swader**/unmarried, (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, being more particularly described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 36, 37, 38, and 39 of Block B, on the Plan of Marthona, not of record described as follows:

Beginning on the easterly margin of West Marthona Road (formerly known as Ezell Road West) at a point 475 feet south of the southerly margin of Old Hickory Boulevard, said point being the corner of Lot No. 35 and 36; thence with the line between said two lots, eastwardly 420 feet; thence south 2 degrees 58 minutes West 100 feet to the corners of Lot Numbers 39 and 40; thence with the line between said two lots, westwardly 420 feet to the easterly margin of West Marthona Road; thence with the said road, northwardly 100 feet to the beginning.

Being the same property conveyed to Michael Andrew Ratliff and wife, Molly Berene Ratliff, by Warranty Deed dated November 1, 2002, from Scott A. Vale, unmarried, of record in Instrument No. 20021104-0134977, Register's Office for Davidson County, Tennessee.

This is property with a common address of 113 West Marthona, Madison, TN 37115.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING:
(1) Property taxes for the current year and all subsequent years, taxes for the current year being prorated and payment of same being paid by the Grantor;
(2) Any and all restrictions and easements of record.

STATE OF TENNESSEE
COUNTY OF Davidson

The actual consideration or value, whichever is greater for this transfer is $116,000.00

Affiant

Subscribed and sworn before me this 28th day of July, 2004.

My Commission Expires: 3/25/07

Notary Public

PENNY ALLISON
NOTARY PUBLIC AT LARGE
SUMNER COUNTY, TENN.

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees' successors and assigns, forever.

And Grantors do covenant with the said Grantees that Grantors are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered except as set forth herein.

And Grantors do further covenant and bind themselves, their heirs, representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

When necessary for proper construction, the singular shall include the plural and the plural shall include the singular, and the reference to any gender shall include reference to any and all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this **28th** day of **July, 2004**.

Michael Andrew Ratliff

Molly Berene Ratliff

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, **the undersigned authority**, a Notary Public in and for said County and State, the within named **Michael Andrew Ratliff and Molly Berene Ratliff, husband and wife** , with whom I am personally acquainted, or who proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this **28th** day of **July, 2004**.

Notary Public
My Commission Expires: 1/28/2006

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires JAN. 28, 2006

File No. 0407-132