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Prepared by:
Centennial Title Company, Inc.
30 Burton Hills Blvd., #165
Nashville, TN 37215

39-B
File #05-1495

Davidson County DEEDWARR
Recvd: 09/28/05 11:31 4 pg:
Fees:23.00 Taxes:1276.50
20050928-0116412

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Alfred B. Ritter, and Linda Ritter Elmore, Trustees under the Carrie Hart Ritter living Trust, dated April 15, 1997, and Alfred B. Ritter, individually and Linda Ritter Elmore, individually**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Wendy H. Stevens**, 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:**

Being Lot No. 418 on the map of the Richland Realty Company's subdivision "C". As of record in Book 421, page 31, Register's Office for said County.

Said Lot No. 418 fronts 70 feet on the easterly side of Harvard Avenue and runs back 250 feet to an alley, and shows 50 feet on said alley.

Being the same property conveyed to L. S. Ritter, Jr. and wife, Carrie Hart Ritter by deed from Floyd H. Adams and wife, Elizabeth V. Adams of record in Book 989, page 9, Register's Office for Davidson County, Tennessee; the said L. S. Ritter, Jr. having died in April, 1998, and said Carrie Hart Ritter having died February 20, 2005. Being the same property conveyed to Alfred B. Ritter and Linda Ritter Elmore, Trustees, or their successors in trust, under the Carrie Hart Ritter Living Trust dated April 15, 1997 of record in Instrument No. 20050928011641O, Register's Office for said County. Pursuant to said Trust, and as confirmed by the Grantor herein, Alfred B. Ritter and Linda Ritter Elmore are serving jointly as the Trustees under said Trust. Alfred B. Ritter, Trustee has the authority to act on behalf of the trust pursuant to the Affidavit of Trust dated April 15, 1997, a copy of which is attached hereto and incorporated herein. Alfred B. Ritter and Linda Ritter Elmore individually join in the execution of this Warranty Deed as the only children and heirs at law of the said Carrie Hart Ritter, deceased.

The property conveyed herein is subject to matters shown on the recorded plan, and to applicable easements and restrictions of record, and Property Taxes for the current year.

This is improved property, known as: 318A Harvard Ave, Nashville TN 37205.

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 covenant with the said Grantee that Grantor is lawfully seized and possessed of said of said land in fee simple, has 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. 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 THE EXECUTION HEREOF this 26th day of September, 2005

Carrie Hart Ritter Living Trust, dated April 15, 1997

By: Alfred B. Ritter TTEE
Alfred B. Ritter, Trustee

Alfred B. Ritter
Alfred B. Ritter, individually

Linda Ritter Elmore
Linda Ritter Elmore, individually

By Alfred B. Ritter
Atty in fact.

State of Tennessee)
County of Davidson)

On this 26th day of September, 2005, before me the undersigned, a Notary Public in and for said County and State, personally appeared before me the within named Alfred B. Ritter, Trustee, and Alfred B. Ritter, individually, the bargainor, 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.

Notary Public

My Commission Expires: 7-25-09

State of Tennessee)
County of Davidson)

On this 26th day of September, 2005, before me the undersigned, a Notary Public in and for said County and State, personally appeared before me the within named Alfred B. Ritter, to me known (or proved to me on the basis of satisfactory evidence) and who further acknowledged that he executed the within instrument for the purposes therein contained and who further acknowledged that he is the "attorney-in-fact" of Linda Ritter Elmore, and is authorized by her to execute this instrument on her behalf as a free act and deed.

Notary Public

My Commission Expires: 7-25-09

State of Tennessee)
County of Davidson)

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 345,000.00.

X Alfred B. Ritter
Affiant

Sworn and subscribed before me on this the 26th day of September, 2005.

Notary Public

My Commission Expires: 7-25-09

NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:	TAX MAP-PARCEL #:
Wendy H. Stevens	Countrywide Home Loans	104-5-182
318A Harvard Ave	801 Crescent Center Drive #501	
Nashville, TN 37205	Franklin, TN 37067	

AFFIDAVIT OF TRUST

TO WHOM IT MAY CONCERN: This Affidavit is offered to you in consideration of your opening and/or maintaining accounts for the trust named below, the undersigned certifies as follows:

1. The following trust is the subject of this Affidavit:

   CARRIE HART RITTER LIVING TRUST, dated April 15, 1997, ALFRED B. RITTER and LINDA RITTER ELMORE, Trustees.

2. The name of the Trustmaker: CARRIE HART RITTER

3. The names of the currently acting Trustees of the trust: ALFRED B. RITTER and LINDA RITTER ELMORE.

   If the children of the Trustmaker, Alfred B. Ritter and Linda Ritter Elmore, are serving jointly as Trustees either of them may act for and conduct business on behalf of the trust as a Trustee without the consent of the other. In all other cases, if only two Trustees are acting, the concurrence and joinder of both shall be required. When more than two Trustees are acting, the concurrence and joinder of a majority of Trustees is required to control in all matters pertaining to the administration of any trust under this agreement.

4. The trust is currently in full force and effect.

5. The trust authorizes you to accept orders and other instructions from the currently acting Trustee.

6. The trust indemnifies and holds you harmless from any liability for effecting transactions at the request of any Trustee.

7. All other trust provisions are of a personal nature and set forth the distribution of trust property. They do not modify the powers of the Trustees.

8. The undersigned Affiant is currently the acting Trustee of the trust and declares that the foregoing statements and any attached exhibits are true and correct, under penalty of perjury.

9. This Affidavit is dated April 15, 1997.

Alfred B. Ritter
ALFRED B. RITTER, Trustee

Linda Ritter Elmore
LINDA RITTER ELMORE, Trustee

STATE OF TENNESSEE

COUNTY OF DAVIDSON

The foregoing Affidavit of Trust was acknowledged before me on April 15, 1997, by ALFRED B. RITTER, as Trustee.

Witness my hand and official seal.

CLINTON W. WATKINS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires Jan. 27, 2001

STATE OF Tennessee
COUNTY OF Williamson

The foregoing Affidavit of Trust was acknowledged before me on this the 21st day of April, 1997, by LINDA RITTER ELMORE, as Trustee.

Witness my hand and official seal.

CLINTON W. WATKINS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires: 1-27-2001

My Commission Expires Jan. 27, 2001