THIS INSTRUMENT WAS PREPARED BY:
J. Blake Freeman, Attorney
323 Emery Drive
Nashville, TN 37214-3113

Davidson County DEEDWARR
Recvd: 05/01/06 10:28 2 pgs
Fees:13.00 Taxes:229.40
20060501-0049462

WARRANTY DEED

Address New Owner(s)	Send Tax Bills to:	Map-Parcel:
130 Brooke Castle Dr. Hermitage, TN 37076	Option One Mortgage P.O. Box 57096 Irvine, CA 92619-7096	Map 75-8 Group A Parcel 26 CO

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, I, **Joanna F. Fitzpatrick, an unmarried woman** hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto **Tracy N. Ratzlaff**, hereinafter called the Grantee, his heirs and assigns, a certain tracts or parcels of land in Davidson County, State of Tennessee, described as follows, to-wit:

A certain condominium unit in Davidson County, Tennessee, described as follows: Unit Number 130 in a Horizontal Property Regime as shown on the condominium site plan of Brooke Castle Condominiums, as of record in Book 6250, page 627 and amended in Book 6727, page 762 in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Joanna F. Fitzpatrick, unmarried, by Warranty Deed from Charles A. Rowlett, of record at Instrument No. 20030306-0030091, said Register's Office.

THIS conveyance is made subject to:
1. 2006 taxes, prorated and assumed.
2. Master Deed and By-Laws for Brooke Castle Condominiums filed in Book 6519, page 747, said Register's Office.
3. Charter for Brooke Castle Condominium Homeowners Association filed in Book 6519, page 736 as amended in Book 7570, page 312 and Book 7866, page 374, said Register's Office.
4. All matters as shown on the recorded plat of record in Book 6250, page 627 as amended in Book 6727, page 762, said Register's Office.
5. Any and all existing easements, restrictions, rights of way and applicable local government planning, building and zoning regulations.

This is improved property known as: 130 Brooke Castle Drive, Hermitage, TN 37076

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns, forever; and we do covenant with the said Grantees that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said Grantees, their heirs and assigns, against the lawful claims of all persons whosoever.

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 our hands this 27th day of April, 2006.

Joanna F. Fitzpatrick

Joanna F. Fitzpatrick

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 27th day of April, 2006, before me personally appeared **Joanna F. Fitzpatrick**, to me known (or proved to me on the basis of satisfactory evidence) to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

Witness my hand and official seal.

Ollie Mai Parsley

Notary Public

My Commission Expires:

OLLIE MAI PARSLEY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 25, 2006

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STATE OF TENNESSEE DAVIDSON COUNTY ss:

The actual consideration or value, whichever is greater, for this transfer is $62,000.00

Joanna F. Fitzpatrick

Affiant

Sworn to and subscribed before me
this 27th day of April, 2006.

Ollie Mai Parsley

Notary Public
My Commission Expires:

OLLIE MAI PARSLEY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 25, 2006