BILL GARRETT, Davidson County
Trans:T20090079750 DEEDWARR
Recvd: 11/24/09 09:41 2 pgs
Fees:13.00 Taxes:943.50
20091124-0107896

WARRANTY DEED

PREPARED BY:

CURTIS M. LINCOLN
Attorney at Law
115 Hazel Path Drive
Suite #1, Westover Building
Hendersonville, TN 37075
822-0030

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $255,000.00.

M.D. Brooks
Affiant

ZANA C. PETTY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

Sworn to and subscribed before me on this the 20th day of November, 2009.

NOTARY PUBLIC
My Commission Expires: 1-22-10

MORTGAGEE:

New South Federal Savings Bank
210 Automation Way
Birmingham, AL 35210

Address New Owner:	Send Tax Bills to:	Map-Parcel
Mr./Ms. Donald W. Ragin	New South Federal Savings Bank	173-04-0A 354.00 CO
5700 Sonoma Trace	210 Automation Way	
Antioch, TN 37013	Birmingham, AL 35210	

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS ($10.00), cash in hand paid by the hereinafter named GRANTEES and other good and valuable consideration the receipt of which is hereby acknowledged, (I/WE), **OLD HICKORY CREDIT UNION**, hereinafter called the GRANTORS, have bargained and sold and by these presents, do transfer and convey unto **DONALD W. RAGIN and wife, JACKQULINE RAGIN**, hereinafter called GRANTEES, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

LAND in Davidson County, TN being Lot No. 323 on the Plan of Oak Highlands, Section Four, a planned unit development, of record in Instrument No. 20040128-0010661, said Registers' Office, to which plan reference is hereby made for a more complete and accurate legal description of said lot.

BEING the same property conveyed to OLD HICKORY CREDIT UNION by Trustee's Deed dated March 16, 2009, and executed by L. GINO MARCHETTI,

JR., Successor-Trustee and recorded as Instrument No. 20090317-0023820 and by Scrivener's Affidavit recorded as Instrument No. 20090821-0078872, said Register's Office.

This is improved property known as 5700 Sonoma Trace, Antioch, TN 37013.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, 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 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 (my/our) hand(s) this the 20 day of November, 2009, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

OLD HICKORY CREDIT UNION

BY: Bonnette A. Dawson
Bonnette A. Dawson, President

STATE OF TENNESSEE
COUNTY OF DAVIDSON

BEFORE ME, undersigned, a Notary Public of the State and County aforesaid, personally appeared BONNETTE A. DAWSON, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged herself to be President or other officer authorized to execute the instrument of the OLD HICKORY CREDIT UNION, the within-named bargainor, a corporation, and that Bonnette A. Dawson, as such President, executed the foregoing instrument for the purposes contained, by signing the name of the corporation by herself as President.

WITNESS my hand and official seal at Old Hickory, TN, this the 20 day of November, 2009.

STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY CURTIS M. LINNEN

Curtis M. Linnen
Notary Public

My Commission Expires: 2-26-13