BILL GARRETT, Davidson County
Trans:T20140075017 DEEDWARR
Recvd: 10/03/14 15:30 2 pgs
Fees:13.00 Taxes:434.75
20141003-0092027

This Instrument Prepared by & Return to:
Homestead Title & Escrow, LLC
405 Two Mile Pike, Suite F
Goodlettsville, TN 37072

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
Natalie Ferwerda 157 Dellway Drive Nashville, TN 37207	Ameris Bank 1800 Parkway Place, Suite 820 Marietta, GA 30067	060160-10300

THIS INDENTURE, made this 26th day of September, 2014 between

Jerry Wayne Ragan

of Davidson County, Tennessee, hereinafter referred to as **Grantor**, and

Natalie Ferwerda , married woman

of Davidson, County Tennessee, hereinafter referred to as **Grantee**.

WITNESSETH: that said Grantor, for and in consideration of the sum of ONE AND 00/100 DOLLAR ($1.00) cash in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, has granted, bargained, sold and conveyed, and does hereby grant, bargain, sell and convey unto the said Grantee the following described premises situated in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot no. 285 on the Plan of Joywood Heights, Section 2, as of record in Book 1130, pages 92 and 93, Register's Office for Davidson County, Tennessee.

Said Lot No. 285 fronts 75 feet on the northerly side of Dellway Drive and runs back between parallel lines 299.7 feet on the westerly line and 304.5 feet on the easterly line, to a dead line in the rear, measuring 75.1 feet thereon.

Being the same property conveyed to William C. Ragan & wife, Catherine H. Ragan by Warranty Deed dated 12/19/66 from Wendell H. Ballard & wife, Sydney P. Ballard of record in Book 4087, Page 593, Register's Office for Davidson County, Tennessee. William C. Regan now being deceased, having died on 5/29/14 and Catherine H. Ragan now being deceased, having died on 4/26/2000, leaving Jerry Wayne Ragan as the sole heir at law.

This is (X) improved ( ) unimproved property known as: 157 Dellway Drive, Nashville, TN 37207.

THIS CONVEYANCE is made subject to restrictive covenants, easements, and setback lines that are applicable to the above described property, and of record, and to all zoning and subdivision restrictions of the appropriate governmental body.

The above description is the same as the previous deed of record, no boundary survey having been made at the time of this conveyance.

TO HAVE AND TO HOLD the said real estate, together with all of the appurtenances, estate, title, and interest thereunto belonging unto the said Grantee, his/her heirs and assigns forever.

And said Grantor does hereby covenant with said Grantee, that Grantor is lawfully seized in fee simple of the premises above conveyed and has full power, authority and right to convey the same, and that said premises are free from all encumbrances except the 2014 real property taxes which are to be prorated between the parties and which Grantee assumes and agrees to pay, and that Grantor will forever warrant and defend the said premises and the title thereto against the lawful claims of all persons whomsoever.

Whenever in this instrument a pronoun is used it shall be construed to represent either singular or plural, as the case may demand.

IN WITNESS WHEREOF, the said Grantor hereunder sets his/her hand and seal the day and year first above written.

Jerry Wayne Ragan By Bonnie Brewer, Attorney in Fact

Jerry Wayne Ragan by Bonnie Brewer, Attorney in Fact

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 26th day of September, 2014, before me personally appeared Bonnie Brewer, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on the behalf of Jerry Wayne Ragan, and who acknowledged that he/she executed the same as the free act and deed of Jerry Wayne Ragan.

WITNESS my hand and official seal at office in Goodlettsville, Tennessee on this the 26th day of September, 2014.

Karen B. Heavener
Notary Public

My Commission Expires: 11/3/15

KAREN B. HEAVENER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $117,500.00.

Bonnie Brewer
Affiant

Sworn to and subscribed before me, this 26th day of September, 2014.

Karen B. Heavener
Notary Public

My Commission Expires: 11/3/15

KAREN B. HEAVENER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY