#9087 Box 13

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

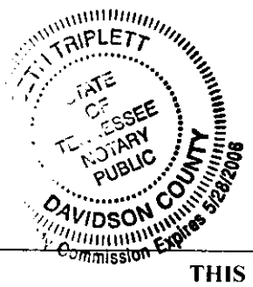
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $238,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 13TH DAY OF DECEMBER, 2004.

Notary Public

MY COMMISSION EXPIRES: May 28, 2006.
(AFFIX SEAL)



THIS INSTRUMENT WAS PREPARED BY
Advantage Title & Escrow, 3354 Perimeter Hill Dr. Ste. 142, Nashville, TN 37211

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Hemanth Kumar	new owner ~~Chase Manhattan Mortgage Corporation~~	172-5B-62
(NAME)	(NAME)	
113 Sterling Oaks Court	~~1500 N. 19th Street~~	
(ADDRESS)	(ADDRESS)	
Brentwood, TN 37027	~~Monroe, LA 71201~~	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

Davidson County DEEDWARR
Recvd: 02/23/05 14:25 2 pgs
Fees:13.00 Taxes:880.60

20050223-0019834

FOR AND 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, WE, Stephen J. Christopher and wife, Karen L. Christopher, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Hemanth Kumar and wife, Nayana Ramachandra, HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Land in Davidson County, Tennessee, being Lot No. 62, Phase 1, on the Plan of Sterling Oaks, as shown on plat of record in Plat Book 8250, Page 998, Register's Office for said County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to Stephen J. Christopher and wife, Karen L. Christopher, by deed of record in Instrument No. 200001030000230, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

This conveyance is subject to a certain Deed of Trust securing the payment of a promissory note to Chase Manhattan Mortgage Corporation of record in Instrument No. 20030707-0092995, said Register's Office with a present unpaid balance of approximately $185,645.13, which the Grantees herein hereby assume and agree to pay. The escrow account in connection with said loan is hereby transferred to Grantee.

The grantee assumes the personal obligation of the grantor and/or original mortgagor under the terms of the Note and any instrument, regulations or laws creating the loan to indemnify the Department of Veterans Administration or Federal Housing Administration to the extent of any claim of payment arising from the guaranty or insurance of the indebtedness.

unimproved ☐

This is improved ☒ property, known as 113 Sterling Oaks Court, Brentwood, TN 37027

(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 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 our hands this 13th day of December, 2004.

Stephen J. Christopher

Karen L. Christopher

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Stephen J. Christopher and Karen L. Christopher with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purpose therein contained.

Witness my hand and official seal at Nashville, Tennessee this 13th day of December, 2004.

Commission expires: May 28, 2006

Beth Triplett Notary Public

