PREPARED BY:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

Davidson County DEEDWARR
Recvd: 07/24/06 14:42 3 pgs
Fees:18.00 Taxes:555.00

20060724-0088958

WARRANTY DEED

THIS INDENTURE is made and entered into this 20th day of July, 2006, by and between RITA J. KIRK, UNMARRIED, hereinafter called Grantor, and JAMES SCHWARTZ and JENNIFER SCHWARTZ, HUSBAND AND WIFE, hereinafter called Grantees.

W I T N E S S E T H: That for and in consideration of Ten Dollars ($10.00) and other good and valuable considerations, the receipt of which are hereby acknowledged, RITA J. KIRK, UNMARRIED, as Grantor, does hereby bargain, sell, transfer and convey unto JAMES SCHWARTZ and JENNIFER SCHWARTZ, HUSBAND AND WIFE, hereinafter referred to as Grantees, their successors, heirs and assigns, all of that certain real estate located in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of Grantor in and to all buildings and fixtures located on said real estate, and any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (collectively, the "Property"). This conveyance of the "Property" and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 2927 WINGATE AVENUE, NASHVILLE, TENNESSEE 37211.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto Grantees, their successors, heirs and assigns forever. The Grantor covenants and agrees with the said Grantees that Grantor is lawfully seized and possessed of the said real estate and that Grantor has a good and lawful right to sell the same. The Grantor further covenants that the same is unencumbered except as otherwise set forth in Exhibit "B".

Grantor further covenants and binds, herself and her successors, heirs and assigns, to warrant and forever defend the title to said Grantees, their successors, heirs and assigns, against the lawful claims of all person whomsoever.

WITNESS the hand and seal of the Grantors on the day and year first above written.

SELLER:

Rita J. Kirk

RITA J. KIRK
Signature of Seller

_____

Signature of Seller

INDIVIDUAL
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, a Notary Public of said County and State, RITA J. KIRK, UNMARRIED, the within named bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand, at Madison, **TENNESSEE, this** 20 **day of July, 2006.**

Notary Public

My Commission Expires: 5/24/2008

DENISE C. ALLIS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

Name and Address of Property Owner:

JAMES SCHWARTZ and JENNIFER SCHWARTZ

2927 WINGATE AVENUE
NASHVILLE, TENNESSEE 37211

Property Address:

2927 WINGATE AVENUE, NASHVILLE, TENNESSEE 37211
Person Responsible for Taxes:

Mortgage Lenders of America
8400 W. 110th St., #500
Overland Park, KS 66210

Map & Parcel #: MAP 119-14-0, PARCEL 124.00

AFFIDAVIT OF VALUE

STATE OF Tennessee
COUNTY OF Davidson

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater is **150000** which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.

Jennifer Schwartz
Affiant

Sworn to and subscribed before me, a Notary Public, this 20 day of **July, 2006.**

Notary Public

My Commission Expires: 5/24/2008

DENISE C. ALLIS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

RETURN TO:

COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115 06-7847

EXHIBIT 'A'

A CERTAIN TRACT or parcel of land situated in Davidson County, State of Tennessee, described as follows, to-wit;

LAND in Davidson County, Tennessee, being Lot No. 53 on the Plan of Tuggle Heights, as shown on plat of record in Plat Book 1130, Page 90, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description.

Being the same property conveyed to RITA J. KIRK, UNMARRIED, by Warranty Deed from Christine E. Wood Adcox, married and husband Donald W. Adcox, of record in Book 10028, Page 513, Register's Office for DAVIDSON County, Tennessee.

EXHIBIT 'B'

1. All REAL PROPERTY taxes for the year 2006 and subsequent years, A LIEN, not yet due and payable (MAP 119-14-0, PARCEL 124.00).

2. All matters as set forth on the Plan of record in Plat Book 1130, page 90, said Register's Office, including any and all setback lines, easements, notes, restrictions, etc., as may be shown thereon.