#10669 31625

Davidson County DEEDWARR
Recvd: 07/02/07 11:19 2 pgs
Fees:13.00 Taxes:476.93
20070702-0078562

This Instrument Prepared By:
Gibson, Gregory & Gwyn, PLLC
401 Church Street, Suite 2220
Nashville Tennessee 37219

ADDRESS NEW OWNER:

Tonya Renee Morelock
1740 Lincoya Bay Drive
Nashville, TN 37214

SEND TAX BILL:

same as mortagee

MORTGAGEE:
Gateway Funding Diversified Mortgage Services
300 Welsh Road, Building 5
Horsham, PA 19044

MAP AND PARCEL:
Map 109-05-0-D
Parcel 052 CO

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the Grantees named herein, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Christopher C. Smith and wife, Jennifer M. Smith**, ("Grantor"), has bargained and sold, and by these presents does transfer and convey unto **Tonya Renee Morelock, unmarried**, ("Grantee"), her heirs, successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee (the "Property"), described as follows, to wit:

Land in Davidson County, Tennessee, being Unit No. 1740 in The Cottages at Williams Bend, a Private Element Horizontal Property Regime, located on Lincoya Bay Drive, Nashville, Davidson County, and described in a Declaration of Covenants, Conditions and Restrictions and By-Laws for The Cottages at Williams Bend, a Horizontal Property Regime with Private Elements, of record in Instrument No. 20040628-0076712 and Supplementary Declarations of record in Instrument No. 20041028-0129585, and Instrument No. 20050923-0114373, Register's Office for Davidson County, Tennessee, to which reference is hereby made. The easements, restrictive covenants, conditions and regulations imposed upon and relating to the units, property, co-owners, and tenants of The Cottages at Williams Bend, a Private Element Horizontal Property Regime, contained in said Declaration, the Plan filed as Exhibit "C" of the Supplementary Declarations appearing in Instrument No. 20041028-0129585, said Register's Office, are incorporated in this Deed by reference and made a part hereof the same as though copied herein.

Being the same property conveyed to Christopher C. Smith and wife, Jennifer M. Smith by deed from 70 South Associates, LLC, Tennessee limited liability company, of record in Inst. No. 20050913-0109602, said Register's Office.

This conveyance is made subject to the real estate taxes for the current year, which have been prorated and assumed by Grantee, and such limitations and restrictions and easements as may affect the premises.

This is improved property known as 1740 Lincoya Bay Drive, Nashville, TN 37214.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Grantee, her heirs, successors and assigns, forever; and Grantor does covenant with Grantee that they are lawfully seized and possessed of the Property in fee simple, have a good right to convey it, and the same is unencumbered unless otherwise herein set out; and Grantor does further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to the Property to Grantee, her heirs, successors and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this 29th day of June, 2007.

Christopher C. Smith

Jennifer M. Smith

STATE OF TENNESSEE)
COUNTY OF Davidson)

Before me, the undersigned, of the state and county aforesaid, personally appeared Christopher C. Smith and Jennifer M. Smith, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that they executed the foregoing instrument for the purposes contained therein.

Witness my hand and official seal this 29th day of June, 2007.

Notary Public

JEANNIE BURTON GREGORY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Comm. Expires September 25, 2010

My Commission Expires: 9-25-2010

STATE OF TENNESSEE)
COUNTY OF Rutherford)

The actual value or consideration, whichever is greater, for this transfer is $128,900.00.

AFFIANT

Subscribed and sworn to before me
this 29th day of June, 2007.

NOTARY PUBLIC

LORI HOLLOWAY
NOTARY PUBLIC AT LARGE
RUTHERFORD CO., TENN.

My Commission Expires: 8/20/07