WARRANTY DEED

B-KW-07-601

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $295,000.00

Affiant

Subscribed and sworn to before me, this 18th DAY OF October, 2007.

Notary Public

MY COMMISSION EXPIRES: 7-2470
(AFFIX SEAL)

STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
Rudy Title and Escrow
2012 21st Ave South
Nashville, TN 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Kara C. Saenz	PHH Mortgage Services	
601 Spring House Court	(NAME) 3000 Leadenhall Road	
(ADDRESS) Brentwood, TN 37027	(ADDRESS) Mount Laurel, NJ 08054	160-12-142
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we EDWARD A. SIMMONS AND WIFE, SANDRA G. SIMMONS, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto KARA C. SAENZ, AN UMARRIED WOMAN, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT 103, HEARTHSTONE, RESUBDIVISION OF LOTS 69, 70, 105, 106 AND 102, 103, PHASES 1 AND 2, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 5190, PAGE 575, AMENDED IN BOOK 6033, PAGE 90, IN THE REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO EDWARD A. SIMMONS AND WIFE, SANDRA G. SIMMONS BY WARRANTY DEED FROM MICHAEL B. KEEVER, RECORDED ON THE 1ST DAY OF JUNE, 2005 IN INSTRUMENT NO. 20050601-0061503, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS CONVEYANCE IS SUBJECT TO A) 2008 PROPERTY TAXES, WHICH HAVE BEEN PRORATED AND ASSUMED BY THE GRANTEE (S) HEREIN; B) INSTRUMENTS OF RECORD IN BOOK 6033, PAGE 90; BOOK 5190, PAGE 575; BOOK 5802, PAGE 577; BOOK 7053, PAGE 982; BOOK 9945, PAGE 958; BOOK 6995, PAGE 646; BOOK 7318, PAGE 576, SAID REGISTER'S OFFICE; C) ANY AND ALL EXISTING EASEMENTS AND RESTRICTIONS AS SHOWN OF RECORD AND/OR NOT STATED HEREIN..

unimproved ( )
This is improved (X) property, known as 601 Spring House Court, Brentwood, Tennessee 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 GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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.

Davidson County DEEDWARR
Recvd: 10/26/07 10:58 2 pgs
Fees:13.00 Taxes:1091.50
20071026-0126705

Witness my/our hand(s) this 18th day of October, 2007.

Edward A. Simmons

Sandra G. Simmons

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Edward A. Simmons and Sandra G. Simmons, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 18th day of October, 2007.

Notary Public

My Commission Expires: 7-24-10

(SEAL)



RETURN TO:
Rudy Title and Escrow
2012 21st Ave South
Nashville, TN 37212
Phone: (615)383-2903