RECORDING INFORMATION
Davidson County DEEDWARR Recvd: 10/29/07 16:23 2 pgs Fees:13.00 Taxes:1054.50 20071029-0127670

This Instrument Prepared By:
Heritage Title & Escrow Co., Inc.
123 Fifth Ave. North
Franklin, TN 37064
Telephone: (615) 790-8116

File No: 00008992

MAP - PARCEL NO: 172-050-B-08700CO

Send Tax Statements To:
CitiMortgage
P.O. Box 790021
Saint Louis, MO 63141

Name/Address New Owner:
Caroline A. Simins
5836 Sterling Oaks Dr.
Brentwood, TN 37027

Name of Mortgagee:
CitiMortgage
12855 North Outer Forty Dr.
Saint Louis, MO 63141

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, we, **THAD O'CONNOR and wife, LORA O'CONNOR**, have bargained and sold and by these presents do transfer and convey unto **BERNARD P. SIMONS AND EVE C. SIMONS, TRUSTEES OF THE SIMONS 1986 TRUST, DATED JUNE 23, 1986, AS AMENDED, AND CAROLINE A. SIMONS, as joint tenants with right of survivorship**, their heirs, successors and assigns forever, the following described property, to wit:

Land in Davidson County, Tennessee, being Lot No. 19 on the Plan of Final Plat of Sterling Oaks Subdivision, Phase II (two) of record in Plat Book 11190, page 141, in the Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of the property.

Being the same property conveyed to Thad O'Connor and Lora O'Connor by deed from Wayne D. Addison and Phyllis J. Addison of record in Instrument No. 20051017-0124609, Register's Office for Davidson County, Tennessee, dated October 14, 2005.

TO HAVE AND TO HOLD said tract of land, together with all improvements thereon and all appurtenances thereunto belonging unto the said Grantees, their heirs, successors and assigns forever.

AND WE DO COVENANT with the said Grantees, their heirs, successors and assigns, that we are lawfully seized and possessed of said property, that we have a good and lawful right to sell and convey same, and that it is free from any lien or encumbrance whatsoever with the following exceptions:

1. Davidson County property taxes for subsequent years are a lien but are not yet due and payable.
2. All matters as shown on the Plan of Sterling Oaks, Phase II, of record in Plat Book 11190, page 141, Register's Office for Davidson County, Tennessee.
3. Covenants, conditions and restrictions of record in Book 10951, pages 540 and 547 and Book 11514, page 959, Register's Office for Davidson County, Tennessee.

4. Easements of record in Book 7250, page 755 and Book 4600, page 99, Register's Office for Davidson County, Tennessee.

5. Quitclaim Deed of common/open space of record in Instrument No. 20050510-0052774, Register's Office for Davidson County, Tennessee.

6. Subject to rights of others in and to the common areas and/or elements.

AND WE DO FURTHER COVENANT and bind ourselves, our heirs and assigns, to warrant and defend the title thereto against the lawful claims and demands of all persons whomsoever.

IN TESTIMONY WHEREOF, we have hereunto set our signatures, this the 19th day of October, 2007.

Thad O'Connor
THAD O'CONNOR

Lora O'Connor
LORA O'CONNOR

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

PERSONALLY appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **THAD O'CONNOR and LORA O'CONNOR**, the bargainor(s), 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 purposes therein contained.

WITNESS my hand and seal, at office, on this 19th day of October, 2007.

My Commission Expires:
2-26-2011

Stephanie A. Glenn
Notary Public

STEPHANIE A GLENN
NOTARY PUBLIC AT LARGE
WILLIAMSON CO., TENN.
MY COMMISSION EXPIRES:

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

I CERTIFY that the actual consideration or value, whichever is greater, for this transfer is the sum of **$285,000.00**.

Affiant

SWORN TO and subscribed before me on this 19th day of October, 2007.

My Commission Expires:
2-26-2011

Stephanie A. Glenn
Notary Public

STEPHANIE A GLENN
NOTARY PUBLIC AT LARGE
WILLIAMSON CO., TENN.
MY COMMISSION EXPIRES: