McCann & Hubbard
1804 Williamson Ct., Ste. 201
Brentwood, TN 37027
615-377-3319

ALICIA R. HAMILTON
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILLIAMSON

MY COMMISSION EXPIRES: OCTOBER 10, 2009

(Notary Stamp)

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $112,000.00

Affiant

Subscribed and sworn to before me, this 26th day of November, 2008.

Notary Public

My commission expires: _____

THIS INSTRUMENT PREPARED BY
McCann & Hubbard
1804 Williamson Court, Suite 201
Brentwood, TN 37027

Davidson County DEEDWARR
Recvd: 12/02/08 10:17 2 pgs
Fees:13.00 Taxes:414.40
20081202-0116763

WARRANTY DEED

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers:
Melissa A. Cusick	**Mortgage Investors Group**	**Map/Parcel 161-11-0-A-202.00CO**
455 Huntington Ridge Drive	**5200 Maryland Way**	
Nashville, TN 37211	**Brentwood, TN 37027**	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE COISDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGE, WE,

David R. Cruse, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Melissa A. Cusick, a single woman

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 all of Lot No. 202, on the Plan of Huntington Ridge Townhomes, of record in Plat Book 4675, page 9, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description thereof.

Being the same property conveyed to David R. Cruse, married and Amber R. Curse, unmarried, by Warranty Deed, from Debra C. Jones, unmarried, of record in Instrument No. 20031201-0172428, Dated November 24, 2003 and as shown on Instrument of Correction, of record in Instrument No. 20040203-0012752, Dated January 30, 2004. Said property was conveyed to David R. Cruse, married, by Quitclaim Deed, from Amber R. Cruse, unmarried and David R. Cruse, married, of record in Instrument No. 20040907-0107570, Dated April 26, 2004, Register's Office for Davidson County, Tennessee. David R. Cruse having since divorced.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

The Plan of record in Plat Book 4675, page 9, Register's Office for DAVIDSON County, Tennessee.
Restrictive covenants contained in an instrument of record in Book 4729, page 687, amended in Book 4889, page 905 and Book 5394, page 243, Register's Office for DAVIDSON County, Tennessee.
Charter for Home Owners Association of record in Book 4729, page 682, amended in Book 4890,page 84, Register's Office for DAVIDSON County, Tennessee.
Storm Water Detention Agreement of record in Book 9732, page 551, Book 9775, page 308 and Book 11345, page 59, Register's Office for DAVIDSON County, Tennessee.
By Laws of record in Book 7432, page 762, Register's Office for DAVIDSON County, Tennessee.
Subject to rights of others in and to common areas/elements.
Subject to lien for special assessment contained Declaration of Covenants, Conditions and Restrictions/Master Deed.
Subject to HOA dues - if any.
Subject to the flow of any stream across the subject property.
Any and all visible easements lying on or across the property.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This is improved property known as 455 Huntington Ridge Drive, Nashville, TN 37211.

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 that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same in 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 my/our hand(s) this 26th day of November, 2008.

David R. Cruse

*This property has been used for investment purposes only and has never been the marital residence of the grantor.

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Personally appeared before me, a Notary Public of said County and State, David R. Cruse, unmarried , the within named sellers, with whom I am personally acquainted (or who proved to me their identity 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, at office, this 26th day of November, 2008.

Notary Public

My Commission Expires: 9/16/09

J. Carlton Drumwright
State of Tennessee Notary Public
Williamson County

File #: **08716-CD**
RECORD & RETURN TO:
McCann & Hubbard
1804 Williamson Court, Suite 201
Brentwood, TN 37027