Davidson County DEEDWARR
Recvd: 01/06/09 09:50 2 pgs
Fees:13.00 Taxes:92.50
20090106-0001098

SPECIAL
WARRANTY DEED

THIS INDENTURE, made and entered into this 8th day of December, 2008 by and between **The CIT Group/Consumer Finance, Inc.**, party of the first part, and **Kristine Bruce,** party of the second part.

WITNESSETH: That for and in consideration of Ten Dollars ($10.00), cash in hand paid and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in the County of Davidson, Tennessee:

Parcel A:
Land lying in the 13th, formerly the 23rd, Civil District of Davidson County, Tennessee, and described according to a survey made by J. R. Wauford & Co., Surveyors, February 28, 1953, as follows:

Beginning at a point on the east margin of Manchester Avenue, South 36 deg. 30' West 285 feet from the intersection of the east margin of said Avenue and the center line of the Hydes Ferry Pike; thence with the east margin of said Avenue, South 36 deg. 30' West 30 feet to an iron pin; thence South 53 deg. 30' East 234 feet to an iron pin; thence North 36 deg. 30' East 30 feet, and thence North 53 deg. 30' West 234 feet to the beginning.

Parcel B:
Land in the 13th, formerly the 23rd, Civil District of said County and State, described as follows:

Beginning at the southeast corner of the property conveyed to Leslie Smith et al, by E. C. Elrod and wife, by deed of record in Book 2592, page 277, Register's Office for said County, South 53 deg. 30' East 234 feet from the southeasterly margin of Manchester Avenue, the point of beginning; thence with the northeastern boundary of said Smith property, North 53 deg. 30' West 88 feet; thence North 36 deg. 30' East 10 feet; thence easterly 11 feet, more or less, to a point north 53 deg. 30' West 78 feet from the southeastern boundary line of the property conveyed to E. C. Elrod and wife, by Charles R. Hackett by deed of record in Book 2138, page 544, said Register's Office; thence South 53 deg. 30' East 78 feet; thence South 36 deg. 30' West 20 feet to the beginning.

This being the same property conveyed to Grantor herein by Substitute Trustee's Deed of record in Instrument No. 20080523-0052969, in the Register's Office of Davidson County, Tennessee and Correction Quit Claim Deed recorded simultaneously herewith at Instrument No. 20090106-0001097, in said Register's Office.

TO HAVE AND TO HOLD the aforesaid real estate, together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, his heirs, successors and assigns in fee simple forever.

And the said party of the first part does hereby covenant with the said part of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that the same is unencumbered, except for Subdivision Restrictions, Building Lines, and Easements and other matters of record, including in Plat Book 421, Page 19; Easements of record in Book 7573, Page 222 and Joint Driveway Easement of record in Book 9389, Page 411, in the Register's Office of **Davidson** County, Tennessee; year 2009 property taxes not yet due and payable; and matters that would be revealed by a current survey;

and that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons ***claiming by, through or under party of the first part, but not further or otherwise.***

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context hereof

WITNESS the signature of the said party of the first part the day and year first above written.

The CIT Group/Consumer Finance, Inc.

By: Mindi Hernandez
Printed Name: Mindi Hernandez
Title: AUTHORIZED SIGNATORY

STATE OF Oklahoma
COUNTY OF Oklahoma

Before me, the undersigned Notary Public of the aforesaid County and State, personally appeared Mindi Hernandez, (or proved to me on the basis of satisfactory evidence), **who acknowledged himself/herself to be the** AUTHORIZED SIGNATORY **of The CIT Group/Consumer Finance, Inc., the within named bargainor, a corporation, and that he/she executed the** foregoing instrument for the purposes therein contained as the free act and deed of **The CIT Group/Consumer Finance, Inc.**

WITNESS my hand, at office, this 8th day of December, 2008.

A NICHOLAS NOTARY # 08007374 EXP. 07/24/12 PUBLIC STATE OF OKLAHOMA

A Nicholas

Notary Public

Commission Expiration:_____

PREPARED BY:
GRIFFIN, CLIFT, EVERTON & THORNTON, PLLC
6489 QUAIL HOLLOW SUITE 100
MEMPHIS, TN 38120
FF16544

PROPERTY ADDRESS:
1910 Manchester
Nashville, TN 37218

PARCEL ID NUMBER: 0696016900 (069-16-0 169.00)

PROPERTY OWNER AND ADDRESS:
Kristine Bruce
1910 Manchester
Nashville, TN 37218
MAIL TAX BILLS TO:
Kristine Bruce
312 Seward Road
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF Shelby

I, OR WE, HEREBY SWEAR OR AFFIRM THAT TO THE BEST OF AFFIANT'S KNOWLEDGE, INFORMATION AND BELIEF, THE ACTUAL CONSIDERATION FOR THIS TRANSFER OR VALUE OF THE PROPERTY TRANSFERRED, WHICHEVER IS GREATER IS $ 25,000.00 WHICH AMOUNT IS EQUAL TO OR GREATER THAN THE PROPERTY TRANSFERRED WOULD COMMAND AT A FAIR AND VOLUNTARY SALE.

Carolyn Rosson
AFFIANT

SUBSCRIBED AND SWORN BEFORE ME THIS 29th DAY OF December, 2008

Phyllis W. Frederick
NOTARY PUBLIC

PHYLLIS W. FREDERICK STATE OF TENNESSEE NOTARY PUBLIC COUNTY OF SHELBY

COMMISSION EXPIRATION: 3-18-09

This deed is prepared with information provided byChicago Title Insurance Company
F:\USERS\CHRIS\The CIT Group\A Special Warranty Deed The CIT Group Manchester.davidson.wpd