BILL GARRETT, Davidson County
Trans:T20090040142 DEEDWARR
Recvd: 06/16/09 15:32 3 pgs
Fees:17.00 Taxes:0.00
20090616-0056063

THIS INSTRUMENT PREPARED BY:
Watkins & McNeilly, PLLC
214 Second Avenue North, Suite 300
Nashville, TN 37201

WARRANTY DEED

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Jane Hardy 208 Elmington Avenue Nashville, TN 37205	Same	Map: 104-10 Parcel: 36

FOR AND IN CONSIDERATION of love and affection and no monetary consideration, I, RODNEY KOCHTITZKY, hereinafter "Grantor", pursuant to Tennessee Code Annotated § 66-1-110, by these presents do hereby transfer and convey unto my wife, JANE HARDY, her heirs and assigns, (hereinafter "Grantee") that certain tract or parcel of real property located in Davidson County, Tennessee and more particularly described as follows:

Being Lot No. 24 in the Joseph Warner Subdivision, a plat of which is of record in Book 332, page 154, Register's Office of Davidson County, Tennessee, more particularly described as follows:

Said lot faces 94 feet on the east side of Elmington Avenue, and begins at a point on the northeast corner of Byron and Elmington Avenues and extends easterly along the north side of Byron Avenue 200 feet to a point, thence northerly 93.5 feet to a point, thence westerly 193.8 feet to the easterly side of Elmington Avenue; thence southerly 94 feet along the east side of Elmington Avenue to the beginning.

Being the same property conveyed to Rodney Kochtitzky and wife, Jane Hardy, by Warranty Deed from Charles Henry Lapidus, Thelma Dorris Lapidus Ginsberg, and Stephen Lapidus, as Trustee under the Last Will and Testament of Harold Lapidus of record in Book 8736, page 684, Register's Office for Davidson County, Tennessee.

This improved property is known as 208 Elmington Avenue, Nashville, Tennessee 37205.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to the said Grantee, her heirs and assigns forever. Grantor covenants that he is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered except for the lien for real property taxes for the current year and subsequent years, restrictions contained in a deed from Joseph Warner et al. to G. B. Howard of record in Book 534, page 458, said Register's Office, all matters shown on the plat of record in Book 332, page 154, said Register's Office and any and all other existing easements, restrictions, mortgages, liens and encumbrances of record.

Grantor further covenants and binds himself, his heirs, personal representatives, successors and assigns, to warrant and forever defend the title to said real estate to said Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever.

This conveyance is made for the purpose of terminating any and all interest that Grantor may have in the real estate described hereinabove, and specifically for the purpose of terminating Grantor's entireties or survivorship interest in said real estate as permitted by Tennessee Code Annotated §66-1-110.

This transfer of real property is a transfer of residential property within the exemptions from any due on sale clause as provided in 12 U.S.C.A. § 1701j-3 (d) (8). This transfer is not a violation of any such due on sale clause contained in any lien affecting the real property.

WITNESS my hand this 10th day of June, 2009.

Rodney M Kochtitzky

RODNEY KOCHTITZKY

This conveyance is exempt from recordation tax under T.C.A. § 67-4-409(a)(3)(A) as a dissolution of a tenancy by the entireties. No oath of value is required for this deed in accordance with the provisions of T.C.A. § 67-4-409(a)(5).

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, Carol Hornberger, a Notary Public of the State and County aforesaid, personally appeared RODNEY KOCHTITZKY, 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 executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 10th day of June, 2009.

Carol M Hornberger
Notary Public

My Commission Expires:
MY COMMISSION EXPIRES 11/07/2011

