JOHN GLEAVES NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

WARRANTY DEED

G-CB-09-2357

STATE OF Tennessee

COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $186,000.00

Curtis Payne II
Affiant

Subscribed and sworn to before me, this 30th DAY OF July, 2009.

Notary Public

MY COMMISSION EXPIRES: 7-24-10

(AFFIX SEAL)

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
Curtis H. Payne II	F&M Bank	
2357 Edencrest Drive	(NAME) 50 Franklin Street	
(ADDRESS) Antioch, TN 37013	(ADDRESS) Clarksville, TN 37040	149-15-A-70.00 CO
(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 VALERIE S. HAYES, UNMARRIED, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto CURTIS H. PAYNE II, MARRIED, 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 132, CAMBRIDGE FOREST, SECTION TWO, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 9700, PAGE 672 AND 673, 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 BY QUITCLAIM DEED FROM DARRELL L. HAYES TO VALERIE S. HAYES AS RECORDED ON THE 12TH DAY OF JUNE, 2009 IN INSTRUMENT NO. 20090612-0054772 AND CORPORATE FORM WARRANTY DEED FROM BEAZER HOMES CORP. DBA PHILLIPS BUILDERS TO DARRELL L. HAYES AND WIFE, VALERIE S. HAYES AS RECORDED ON THE 2ND DAY OF AUGUST, 2000 IN INSTRUMENT NO. 200008020076671, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS CONVEYANCE IS SUBJECT TO ANY AND ALL EXISTING EASEMENTS AND RESTRICTIONS AS SHOWN OF RECORD INCLUDING THOSE IN PLAT BOOK 9700, PAGES 672 AND 673; COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD IN BOOK 10332, PAGE 1 AND BOOK 10774, PAGE 723; BY-LAWS OF RECORD IN INSTRUMENT NO. 20020221-0022798; HOA CHARTER OF RECORD IN BOOK 10343, PAGE 769; EASEMENT FOR SEWER AND DRAINAGE OF RECORD IN BOOK 6881, PAGE 320, BOOK 7453, PAGE 445 AND BOOK 8795, PAGE 158; EASEMENT FOR TELEPHONE LINE OF RECORD IN BOOK 1207, PAGE 529; CONVEYANCE TO HOA OF RECORD IN INSTRUMENT NO. 20030624-0086952; EASEMENTS OF RECORD IN BOOK 11575, PAGE 609; AND AGREEMENT OF RECORD IN BOOK 1147, PAGE 148, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

unimproved ( )

This is improved (X) property, known as 2357 Edencrest Drive, Antioch, Tennessee 37013

(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.

BILL GARRETT, Davidson County
Trans:T20090053645 DEEDWARR
Recvd: 08/06/09 12:40 2 pgs
Fees:13.00 Taxes:691.53

20090806-0073993

Witness my/our hand(s) this 30th day of July, 2009.

Valerie S. Hayes

STATE OF Tennessee
COUNTY OF Davidson

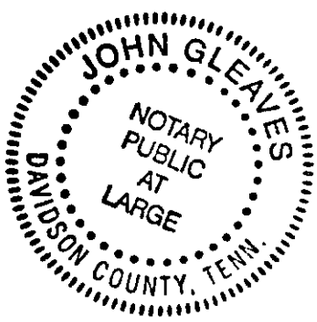
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Valerie S. Hayes, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument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

Witness my hand and official seal, this the 30th day of July, 2009.

Notary Public

My Commission Expires: 7-2410

(SEAL)



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