THIS INSTRUMENT WAS PREPARED BY AND RETURN TO:
Foothills Title Services, Inc.
121 Station Drive
Maryville, Tennessee 37804

FHTS# 2009110046ab

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
Daron M. Flory and Sarah E. Wilcox 1807 7th Avenue North Nashville, TN 37208	Daron M. Flory and Sarah E. Wilcox C/O USAA Federal Savings Bank 10750 McDermott Freeway San Antonio, TX 8288-0558	081-8-194.00

BILL GARRETT, Davidson County
Trans: T20100001282 DEEDWARRSP
Recvd: 01/07/10 10:46 2 pgs
Fees: 13.00 Taxes: 706.14

20100107-0001517

SPECIAL WARRANTY DEED

THIS INDENTURE, made this 14th day of December, 2009, between **M & T BANK**, a national banking corporation, with its principal place of business in **Erie** County, New York ("Grantor") and **DARON M. FLORY, unmarried and SARAH E. WILCOX, unmarried**, residents of Davidson County, Tennessee (collectively "Grantee"),

FOR AND IN CONSIDERATION OF $1.00 and other good and valuable consideration, the receipt and legal sufficiency of all of which are hereby acknowledged, the Grantor, has this day bargained and sold, transferred, and conveyed and by these presents does bargain, sell, transfer and convey unto the Grantee the following said real property, to wit:

A certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Being the Northerly 40 feet of Lot No. 414 in the North Nashville Real Estate Company's Plan of Lots, as of record in Book 21, Page 105, Register's Office for Davidson County, Tennessee.

Said part of Lot No. 414 fronts 40 feet on the westerly side of Seventh Avenue North, formerly Vine Street, and runs back between parallel lines 160 feet to an alley.

BEING the same property conveyed to M & T Bank by Trustee's Deed from Shellie Wallace, as Successor Trustee, dated July 29, 2009, recorded at Instrument Number 20090805-0073644, in the Register's Office for Davidson County, Tennessee.

For Further Reference See Also Warranty Deed to Toshia L. Ramey, dated October 24, 2006, recorded at Instrument Number 20061027-0133477, in the Register's Office for Davidson County, Tennessee.

Commonly known as: 1807 7th Avenue North, Nashville, Tennessee 37208

Tax Parcel No.: 081 08 0 194.00

NO NEW BOUNDARY SURVEY WAS DONE AT TIME OF CONVEYANCE.

THIS CONVEYANCE IS SUBJECT to all applicable restrictions, easements, set-back lines, and other conditions shown of record in the Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS SUBJECT to Davidson County, Tennessee taxes for the current year, which are prorated between the parties hereto.

With the hereditaments and appurtenances thereunto appertaining, hereby releasing all claims to homestead and dower therein. **TO HAVE AND TO HOLD THE** aforesaid real estate to the Grantees, their successors and assigns in fee simple forever.

* as tenants in common with right of survivorship

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

Grantor covenants that Grantor will forever warrant and defend the title against the lawful claims of all persons claiming by, through or under Grantor but not further nor otherwise.

WHENEVER used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has hereunder set Grantor's hand and seal as of the date first recited above.

M & T BANK

By: _____

Its: _____ Michael J. Otto
Vice President

STATE OF ~~TENNESSEE~~ New York
COUNTY OF ~~Davidson~~ Erie

Personally appeared before me, the undersigned authority, a Notary Public of the state and county aforementioned, Michael J. Otto, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged himself to be the V.P. of the M & T Bank, the within named bargainor, a _____, and that he as such V.P., being authorized to do so, executed the foregoing instrument for the purposes therein contained, by signing the name of the V.P. by himself as V.P.

Witness my hand and official seal this 11th day of December, 2009.

MARGARET PHILLIPS NOTARY PUBLIC STATE OF NEW YORK

Notary Public

Margaret Phillips
Notary Public NY State
Qualified in Erie County
Reg. No. 01PH5014360
Expiration Date July 15, 2011

My commission expires: _____

I hereby swear or affirm that to the best of affiant's knowledge, information and belief, the actual consideration for this transfer or the value of the property transferred, whichever is greater, is ~~$190,000.00~~ $190,848.24, which amount is equal to or greater than the amount which property transferred would command at a fair and voluntary sale.

Affiant/Grantee

SHAUNA DANIELS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Subscribed and sworn to before me this 30th day of December, 2009.

Notary Public

My commission expires: 11/7/12

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UINSATISFACTORY WHEN RECEIVED

Return to:
Rudy Title & Escrow
2012 21st Ave. South
Nashville, TN 37212