THIS INSTRUMENT PREPARED BY: **Mudter & Patterson** **An Association of Attorneys** **2000 Richard Jones Road** **Suite 110** **Nashville, Tennessee 37215** **FTEC File No. 29869-11-2010**	STATE OF TENNESSEE, COUNTY OF DAVIDSON: The actual consideration or value, whichever is greater, for this transfer is: $234,000.00. Affiant Subscribed and sworn to before me this 10th day of December, 2010. Notary Public My Commission Expires:

BILL GARRETT, Davidson County
Trans:T20100078275 DEEDWARR
Recvd: 12/13/10 11:03 2 pgs
Fees:13.00 Taxes:865.80
20101213-0098968

GEORGE E. MUDTER, JR. STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY TENN.

My Commission Expires MAY 8, 2012

RE
PREMIER ESCROW, LLC
4301 HILLSBORO ROAD, STE 300
NASHVILLE, TN 37215

BOX 10-A

WARRANTY DEED

Address New Owner: Janis M. Karrass 6733 Autumnwood Drive Nashville, TN 37221	**Send Tax Bills To:** Churchill Mortgage Corp. 761 Old Hickory Blvd Ste 400 Brentwood, TN 37027	**Tax Information:** Map and Parcel No.: 155 080 C 26900 CO

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Michael Csernovicz and wife, Elizabeth Csernovicz**, ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to **Janis M. Karrass, unmarried** ("Grantee"), its successors, heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described on Exhibit "A" hereto.

This is improved property located at 6733 Autumnwood Drive, Nashville, TN 37221

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to Grantee, its successors, heirs and assigns, forever.

And Grantor covenants that it 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 as set out on Exhibit "A" hereto. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantee, its successors, heirs and assigns against the lawful claims of all persons, except as set out on Exhibit "A" hereto.

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 executed this instrument on the 10th day of December, 2010.

Michael Csernovicz by Elizabeth Csernovicz
Michael Csernovicz BY: Elizabeth Csernovicz, Attorney-In-Fact

Elizabeth Csernovicz

STATE OF TENNESSEE, COUNTY OF DAVIDSON SS.:

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, aforesaid, **Elizabeth Csernovicz**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 10th day of December, 2010.

GEORGE E. MUDTER, JR. STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY TENN.

Notary Public

My Commission Expires:

STATE OF TENNESSEE, COUNTY OF DAVIDSON SS:

My Commission Expires MAY 8, 2012

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **Elizabeth Csernovicz**, with whom I am personally acquainted, and who acknowledged that she executed the with instrument for the purposes therein contained, and who further acknowledged that she is the Attorney-In-Fact for the said **Michael Csernovicz** and is authorized by the said **Michael Csernovicz** to execute this instrument on his behalf.

Witness my hand, at Office, this 10th day of December, 2010.

GEORGE E. MUDTER, JR. STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY TENN.

Notary Public

My Commission Expires:

My Commission Expires MAY 8, 2012

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 29 on the Plan of Poplar Creek Estates, Phase IV, of record in Plat Book 9700, page 195, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Michael Csernovicz and wife, Elizabeth Csernovicz, by deed dated April 2, 2004, from U.S. Bank, N.A., as Trustee, Successor by the merger to Firstar Bank, N.A. Successor in Interest to Firstar Bank Milwaukee, N.A., as Trustee for Salomon Brothers Mortgage Securities VII, Inc. Floating Rate Mortgage Pass-Through Certificates Series 1999-NC2, of record as Instrument No. 20040414-0041660, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

1. 2010 City/County Taxes which have been paid by the Grantor and prorated by the parties.
2. Restrictive covenants contained in an instrument of record in Book 6804, page 536, Register's Office for Davidson, County, Tennessee, (omitting therefrom any covenants, conditions or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenants, conditions or restriction (a) is exempt under Title 42 of the United States Code; or (b) relates to handicap, but does not discriminate against handicapped persons).
3. Declaration of Covenants, Conditions and Restrictions for Poplar Creek Estates of record in Book 9472, page 824, Register's Office for Davidson County, Tennessee, (omitting therefrom any covenants, conditions or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenants, conditions or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons).
4. Dedication of common area to Poplar Creek Estates Homeowners Association of record in Instrument No. 20011017-0113305, Register's Office for Davidson County, Tennessee.
5. Charter of Incorporation of Poplar Creek Estates Homeowners Association of record in Book 7120, page 125, Register's Office for Davidson County, Tennessee.
6. All matters appearing on the Plan of record as Book 9700, page 195, Register's Office for Davidson County, Tennessee.
7. Easement for transmission line of record in Book 4259, page 651, Register's Office for Davidson County, Tennessee.
8. Easement for reservation of water rights of record in Book 4739, page 739, Register's Office for Davidson County, Tennessee.
9. Storm water detention agreement of record in Book 6613, page 705, Register's Office for Davidson County, Tennessee.