WARRANTY DEED

APRIL G. NICHOLS NOTARY PUBLIC STATE OF TENNESSEE WILLIAMSON COUNTY

STATE OF Tennessee
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $226,900.00.

Affiant

SWORN AND SUBSCRIBED TO BEFORE ME, THIS THE 31st day of January, 2011.

(Affix Seal) Notary Public

My Commission Expires: 6-12-11

THIS INSTRUMENT WAS PREPARED BY and PLEASE RETURN TO:
WARRANTY TITLE INSURANCE COMPANY, 2401 MEMORIAL BOULEVARD, SPRINGFIELD, TN 37172

Address of New Owners:	Send Tax Bills To:	Tax ID#:
Anthony T. Owens and Perri DuGard Owens	Real Estate Mortgage Network, Inc.	081.12-0G-002.00 CO
1504 Arthur Avenue	70 Grand Avenue, Suite 109	
Nashville, TN 37208	River Edge, NJ 07661	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged, I/we, **The Farmers Bank**, hereinafter called the Grantor(s), have bargained and sold, and by these presents do hereby transfer and convey unto **Anthony T. Owens and Perri DuGard Owens, husband and wife**, 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:

Certain real property situated in Davidson County, State of Tennessee, described as follows, to-wit;

Being Unit 1504 of the plat of Arthur Street Condominiums, as established by Master Deed of record in Instrument No. 20090924-0089001, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more particular description thereof.

Being part of the same property conveyed to The Farmers Bank by Warranty Deed in Lieu of Foreclosure from Kimberly M. Cisco and Samuel E. Harding, Jr. dated June 30, 2009 and recorded July 17, 2009 in Instrument No. 20090717-0067362, Register's Office for Davidson County, Tennessee.

RESTRICTIONS:
This conveyance is made subject to Terms, conditions, easements, rights and liens as set forth in the Declaration of Covenants, Conditions, and Restrictions and the By-Laws appended thereto appearing of record in Instrument 20090924-0089001, Register's Office for said County, and to all matters set out on the aforesaid plat.

( ) unimproved
This is (X) improved property know as 1504 Arthur Avenue, Nashville, TN 37208.

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, their heirs and assigns forever; and we, the GRANTORS, do covenant with the said GRANTEE that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and that 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, 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.

It is expressly agreed by the parties hereto that all taxes for the current year shall be prorated between them as of the date of this deed.

This conveyance is expressly made subject to reservations, restrictions, easements, covenants and conditions contained in former instruments of record pertaining thereto and to all easements and encroachments apparent from an inspection of the property.

BILL GARRETT, Davidson County
Trans:T20110006677 DEEDWARR
Recvd: 02/02/11 10:14 2 pgs
Fees:13.00 Taxes:839.53
20110202-0009220

Witness my hand this 31st day of January, 2011.

THE FARMERS BANK

Kelvin Penuel
Senior Vice President

STATE OF TENNESSEE

COUNTY OF Robertson

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Kelvin Penuel** with whom I am personally acquainted, and who, upon oath, acknowledged himself to be the **Senior Vice President** of **The Farmers Bank**, the within named bargainor, a corporation, and that he as such **Senior Vice President** being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation, by himself as such **Senior Vice President**.

WITNESS my hand and seal, this 31st day of January, 2011.

My Commission Expires:
10-18-2011

Sonya M Branham
Notary Public, Sonya Branham

