This Instrument Prepared by:
Elizabeth H. Bowling, VP/General Counsel
Ascend Federal Credit Union
Post Office Box 1210
Tullahoma, TN 37388

Owner & Tax Liability:
Tammy A. Lawler
C/O Franklin American Mortgage
501 Corporate Centre Drive, Ste 400
Franklin, TN

BILL GARRETT, Davidson County
Trans:T20110038873 DEEDWARRSP
Recvd: 06/29/11 11:09 2 pgs
Fees:13.00 Taxes:310.80
20110629-0049641

Property ID No. 086 10 0 073.00

**SPECIAL WARRANTY DEED**

**FOR AND IN CONSIDERATION** of the sum of TEN AND NO/100 DOLLARS ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, this indenture, made on the 28th day of June, 2011, by and between Ascend Federal Credit Union, whose address is P. O. Box 1210, 520 Airpark Drive, Tullahoma, Tennessee 37388, hereinafter referred to as Grantor, has bargained and sold, and by these presents do transfer and convey unto Tammy Ann Lawler, a single person, hereinafter called the Grantee, her heirs and assigns, a certain tract or parcel of land described as follows, to wit:

BEING Lot No. 59 on the Plan of Chapelwood, Section 2, of record in Book 5200, page 83, Register's Office for Davidson County, Tennessee.

Said Lot No. 59 fronts 37.83 feet on the westerly side of Albee Court and extends back 101.54 feet on the northerly line and 146.97 feet on the southerly line to a dead line in the rear measuring 155 feet thereon.

BEING the same property conveyed to Ascend Federal Credit Union by Substitute Trustee's Deed dated April 4, 2010, and recorded as Instrument No. 20100512-0036430, Register's Office of Davidson County, Tennessee.

Property address: 117 Albee Court, Hermitage, TN 37076

**TO HAVE AND TO HOLD** the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to Grantee, her heirs and assigns, forever.

**GRANTOR** further covenants and binds itself, its representatives, successors and assigns to warrant specially and forever defend the title to said real estate to Grantee, her heirs and assigns, against the lawful claims of all persons claiming through and under Grantor (other than claims arising out of the matters set forth above), but not further or otherwise. 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.

**IN WITNESS WHEREOF**, the Ascend Federal Credit Union, Tullahoma, Tennessee, has caused this Special Warranty Deed to be executed on this the

28th day of June, 2011.

**ASCEND FEDERAL CREDIT UNION**

BY: Caren C. Gabriel
CAREN C. GABRIEL, President & CEO

STATE OF TENNESSEE
COUNTY OF COFFEE

Personally appeared before me, the undersigned authority, a Notary Public, CAREN C. GABRIEL, with whom I am personally acquainted, and who acknowledged herself to the president and CEO of Ascend Federal Credit Union, and who further acknowledged that she as such President and CEO, being duly authorized so to do, executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Tullahoma, Tennessee, this 28th day of June, 2011.

HANNAH CRAZE
STATE OF TENNESSEE NOTARY PUBLIC
COFFEE COUNTY

Hannah Craze
NOTARY PUBLIC

My Commission Expires:
4/23/13

I, or we, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $ 84,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Jamy A. Lark
Affiant

Subscribed and sworn to before me this the 28th day of June, 2011.

Rebecca A. Dahoda
Notary Public

Rebecca A. Dahoda
State of Tennessee Notary Public
Rutherford County

My Comm. Exp.: 6/3/12