Prepared by:
Amy Cross Nance
Attorney at Law
111 Southeast Parkway Ct., Ste 200
Franklin, TN 37064
615-794-5644



STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $325,000.00

Barbara L. McGee
Affiant

Subscribed and sworn to before me, this 5th day of October 2011.

Michelle Marie Montague
Notary Public
My commission expires: 5/20/14

Address of New Owner:	Send Tax Bills to:	Tax Information
John Thomas Howard, Jr. 5632 Montelle Ln. Nashville TN 37211	Reliance First Capital 270 South Service Road Suite 25 Melville, NY 11747	161140D00700CO

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged Craig A. Stevens and wife Denise M. Stevens hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to John Thomas Howard, Jr. and wife, Penny Michelle Blackwell-Howard hereinafter called the Grantee(s) their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Lot No. 7 on the Plan of Ashley Park, a Planned Unit Development, as of record in Book 9700, page 823, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to Craig A. Stevens and wife, Denise M. Stevens by deed from Brent Sellers Builders, Inc. of record in Instrument No. 20000114-0005307, dated 01/11/00, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to the following: 1) 2011 taxes a lien which are not yet due and payable. 2) All matters appearing on plan of Ashley Park of record in Book 9700 Page 823, Register's Office for Davidson County, Tennessee 3) Covenants, conditions, restrictions reservations, easements liens for assessments, options powers of attorney, and limitations on title set forth in restrictions recorded in Book 11154 page 822 and in any allied instruments(s) referred to in said restrictions. 4) Charter for Ashley Park Homeowners Association of record in Book 11295 Page 326

BILL GARRETT, Davidson County
Trans:T20110062348 DEEDWARR
Recvd: 10/06/11 11:28 2 pgs
Fees:13.00 Taxes:1202.50
20111006-0077726

This property is improved property known as 5632 Montelle Ln., Nashville, Tennessee 37211

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. Grantors covenant with Grantee(s) that Grantor(s) are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to 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.

WITNESS my hand this 5th day of October, 2011.

Craig A. Stevens

Denise M. Stevens

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Craig A. Stevens and Denise M. Stevens, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee, this 5 day of October, 2011.

Notary Public

My Commission expires: 2/23/15

Amy Cross Nance
State of Tennessee Notary Public
Williamson County

FILE NO: 06919