WARRANTY DEED

BILL GARRETT, Davidson County
Trans:T20120051309 DEEDWARR
Recvd: 07/12/12 12:16 3 pgs
Fees:18.00 Taxes:1110.00

20120712-0061290

STATE OF TN
COUNTY OF Sumner

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $300,000.00

(Affiant)

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 9th day of July, 2012.

Notary Public

MY COMMISSION EXPIRES: 1/27/15

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Sidwell, Barrett & Welch, P.C.
Stewart Title Company Tennessee Division, 1531 Hunt Club Blvd Suite 106, Gallatin, TN 37066

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Mark E. Howard	Peoples Home Equity, Inc.	P/O 00600009600
(NAME) 172 Happy Valley Rd.	(NAME) 213 Ward Circle Suite 201	P/O 00600004000
(ADDRESS) Goodlettsville, TN 37072	(ADDRESS) Brentwood, TN 37027	00600004201
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

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 considerations, the receipt of which is hereby acknowledged, **R & A Properties Inc.**, hereinafter called the GRANTOR(S), has bargained and sold, and by these presents do transfer and convey unto **Mark E. Howard and Luanne Howard, husband and wife**, hereinafter called the GRANTEE(S), their heirs and/or assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, described as follows, to-wit:

Being a tract of land in the 10th Councilmanic District of Davidson County Tennessee, and a portion of that property conveyed to R & A Properties, Inc., in Inst. No. 200303050029143 R.O.D.C.T., also known as all of Lot 1 of the Revision of the Re-Sub of Lundy M. Skinner Land in Plat Book 5190, PG 311 R.O.D.C.T. and portions of Map 6, Parcels 40 & 96 T.A.O.D.C.T., more accurately described according to a survey by Tommy E. Walker R.L.S. TN LIC. NO. 1465 dated 07/11/11 and revised 06/20/12 as follows:

Beginning at a existing iron pin, said pin being the most northwest corner of Lot 1 of the Re-Sub of Lundy M. Skinner Land in Plat Book 5190, Pg 311 RODCT, and the northwest corner of herein described tract; Thence S 41°42'29"E, 667.21' to a existing iron pin; Thence S 60°01'34"E, 68.41' to a existing iron pin; Thence S 17° 57'16"W, 50.00' to a 14" cedar tree; Thence N 80°20'50"W, 404.69' to existing iron pin; Thence S 06°42'27"W, 172.08' crossing Happy Valley Road (Private) to a set iron pin; Thence N 80°37'20"W, 232.48' to a existing iron pin in said Happy Valley Road; Thence N 56°06'34"W, 37.63' to a wood post; Thence N 26°26'50"W, 20.29' to a wood post; Thence N 04°40'28"W, 70.22' to a set iron pin; Thence N 35°00'49"W, 186.35' to a set iron pin; Thence N 20°42'29"W, 181.06' to a set iron pin; Thence N 60°28'16"E, 433.98' to the point of beginning containing 7.027 acres more or less.

The above described tract is subject to a ingress and egress easement as shown in Plat Book 5190, PG 311 R.O.D.C.T.

Being part of the same property conveyed to R & A Properties Inc. by Deed from Ramona R. Jones, dated 03/04/2003 and filed for record on 03/05/2003 in Instrument 200303050029143, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS SUBJECT TO THE FOLLOWING: (1) Real property taxes for the year 2012 are a lien

but are not yet due and payable; (2) All matters on the plan of record in Plat Book 4470, Page 109 and Plat Book 5190, Page 311; (3) Easements of record in Book 00967, Page 150, Book 5512, Page 686, Book 11064, Page 798, (4) Ron and Alisa Wall (R & A Properties, Inc.) and/or any assigned parties or heirs shall have first right of refusal to repurchase the above-referenced property, in whole or in part in the event Mark and Luanne Howard and/or any assigned parties or heirs place the property for sale. Such notice shall be given in writing by certified mail and shall run for a period of 90 days from date of Ron and Alisa Wall's (R & A Properties, Inc.) and/or any assigned parties or heirs notification date.

This conveyance is further subject to (1) all applicable zoning ordinances (2) utility, sewer, drainage and other easements of record, (3) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record, (4) building restrictions, and (5) other matters of public record.

unimproved ☐

This is improved ☑ property, known as 172 Happy Valley Road, Goodlettsville, TN 37072
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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/or assigns forever; and we do covenant with the said GRANTEE(S) that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and 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(S), their heirs and/or 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 9th day of July, 2012.

R & A PROPERTIES INC.

Ron Wall
President

Alisa Jones Wall
Secretary

State of Colorado
County of La Plata

Before me the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Ron Wall with whom I am personally acquainted and who upon their oath acknowledged himself to be the President of R & A Properties, Inc. the within named bargainer, a corporation, and that, he as such President, being authorized to do executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by Ron Wall as such President.

Witness my hand and Official seal this the 10 day of July, 2012.

Rosemary Roberts
Notary Public
My Commission Expires: 2/2/2013

ROSEMARY ROBERTS NOTARY PUBLIC STATE OF COLORADO
My Commission Expires 02/02/2013

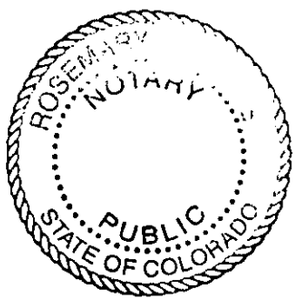
State of Colorado
County of La Plata

Before me the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Alisa Jones Wall with whom I am personally acquainted and who upon her oath acknowledged herself to be the

Secretary of R & A Properties, Inc. the within named bargainer, a corporation, and that, they as such Secretary, being authorized to do executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by Alisa Jones Wall as such Secretary.

Witness my hand and Official seal this the 10 day of July, 2012.

Rosemary Roberts
Notary Public
My Commission Expires: 2/2/2013



My Commission Expires 02/02/2013

RETURN TO:
Stewart Title Company Tennessee Division
1531 Hunt Club Blvd Suite 106
Gallatin, TN 37066