 (Notary Stamp)	STATE OF TENNESSEE COUNTY OF ~~WILLIAMSON~~ DAVIDSON The actual consideration or value, whichever is greater, for this transfer is $128,500.00 Affiant Subscribed and sworn to before me, this 28th day of September, 2012. Notary Public My commission expires: 7-9-14

THIS INSTRUMENT PREPARED BY
McCann, Hubbard & Solomon
1804 Williamson Court, Suite 201
Brentwood, TN 37027

BILL GARRETT, Davidson County
Trans:T20120074275 DEEDWARR
Recvd: 10/02/12 10:29 2 pgs
Fees:13.00 Taxes:475.45
20121002-0089615

WARRANTY DEED

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers:
Teresa H. Smith	Franklin American Mortgage Co. ~~New Owner~~	**Map\Parcel: 097-08-0-A-012.00CO**
111 Lake Chateau Drive	501 Coporate Centre Dr., S-400	
Hermitage, TENNESSEE 37076	Franklin, TN 37067	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGE, WE,

Jerry J. Caldwell and Jean G. Caldwell, Trustees of The Caldwell Trust (A Revocable Living Trust) dated November 27, 2000

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Teresa H. Smith, an unmarried woman

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN **DAVIDSON** COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Land in DAVIDSON County, Tennessee, being Unit No. B-6 on the Plan of Lake Chateau Condominiums of record in Plat Book 6250, Pages 607-610, as corrected in Book 7025, Page 380, Book 7367, Page 272 and Book 10753, Page 275, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description of said property.

Being the same property conveyed to Jerry Caldwell and wife, Jean Caldwell by Warranty Deed from NPH Builders, a Tennessee Partnership, of record in Book 10796, Page 180, dated February 13, 1998, Register's Office for Davidson County, Tennessee. Said property was further conveyed to Jerry J. Caldwell and Jean G. Caldwell, Trustees of The Caldwell Trust (A Revocable Living Trust) dated November 27, 2000, by Quitclaim Deed of record in Instrument No. 20010424-0040359, dated March 9, 2001, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:
The current year's property taxes have been prorated and paid or are assumed by the Grantee. Subsequent taxes are assumed by the Grantees; including Rollback taxes, if any.
The Plan of record in Plat Book 6200, Page 607-610, corrected in Book 7025, Page 380, Book 7357, Page 272 and Book 10753, Page 275, Register's Office for DAVIDSON County, Tennessee.
Master Deed contained in an instrument of record in Book 6639, Page 468, amended in Book 6691, Page 308, Book 6691, Page 314, Book 7025, Page 380, Book 7367, Page 272, Book 10322, Page 682, Book 10753, Page 271 and Book 11012, Page 495, Register's Office for DAVIDSON County, Tennessee.
By-Laws of record in Book 6639, Page 548, Register's Office for DAVIDSON County, Tennessee.
Charter for HOA of record in Book 6870, Page 491, Register's Office for DAVIDSON County, Tennessee.
Easement to Comcast of record in Instrument No. 20101206-0096761, Register's Office for DAVIDSON County, Tennessee.

Storm Water Detention Agreement of record in Book 6551, Page 765, Register's Office for DAVIDSON County, Tennessee.
TVA Line Easement of record in Book 1298, Page 133, Book 1224, Page 253 and Book 1237, Page 944, Register's Office for DAVIDSON County, Tennessee.
Assignment of Development Rights of record in Book 10836, Page 280, Register's Office for DAVIDSON County, Tennessee.
Easement to Southern Bell Telephone of record in Book 4077, Page 604, Register's Office for DAVIDSON County, Tennessee.
Ingress and Egress Easement of record in Book 5071, Page 277, Register's Office for DAVIDSON County, Tennessee.
Easement to South Central Bell of record in Book 6599, Page 291 and Book 6651, page 23, Register's Office for DAVIDSON County, Tennessee.
Easement to First Suburban Utility District of record in Book 4914, Page 466, Register's Office for DAVIDSON County, Tennessee.
Subject to the flow of any stream across the subject property.
Any and all visible easements lying on or across the property.
Subject to rights of others in and to common areas / elements.
Subject to lien for special assessment contained in DCCR's / Master Deed.
Subject to HOA dues, if any.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This is improved (X) unimproved (____) property known as 111 Lake Chateau Drive, Hermitage, TENNESSEE 37076.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES 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 GRANTEES, 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/our hand(s) this 28th day of September, 2012.

Jerry J. Caldwell
Trustee of The Caldwell Trust

Jean G. Caldwell
Trustee of The Caldwell Trust

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Jerry J. Caldwell and Jean G. Caldwell, with whom I am personally acquainted (or who proved to me his/her identity on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/she executed the within instrument for the purposes therein contained, and who further acknowledged that they are the Trustees of the The Caldwell Trust, A Revocable Living Trust, and is authorized by the trust document to execute this instrument on its behalf.

Witness my hand, at office, this 28th day of September, 2012.

Notary Public

My Commission Expires: 9/23/13

J. Carlton Drumwright
State of Tennessee Notary Public
Williamson County

File #: **120893RX**
RECORD & RETURN TO:
McCann, Hubbard & Solomon
1804 Williamson Court, Suite 201
Brentwood, TN 37027