File Box 8

WARRANTY DEED

GREGORY POLZIN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION FOR THIS TRANSFER OR VALUE OF THE PROPERTY TRANSFERRED, WHICHEVER IS GREATER IS, $654,000.00.

Affiant

Subscribed and sworn to before me this 17th day of October 2012

Notary Public
My Commission expires: 3/8/2013
(Affix Seal)

THIS INSTRUMENT PREPARED BY
Nashville Title Insurance Corporation, 2818 Bransford Avenue, Nashville, Tennessee 37204

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP & PARCEL NUMBER:
Eric Kopstain	SunTrust Mortgage Inc.	118130J00100CO
937 A Caldwell Lane	901 Semmes Ave. RVW 5023	
Nashville, TN 37204	Richmond VA 23224	

WITNESSETH: That for and in consideration of TEN dollars, cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, **Entrust Tennessee, Inc., fbo Charles Cline IRA, as to a 50% undivided interest and Entrust Tennessee, Inc., fbo Cleland Ratcliffe, IRA, as to a 50% undivided interest (Entrust Tennessee, Inc., now knows as IRA Innovations, Inc.),** hereinafter called the GRANTOR, does hereby bargain, sell, convey and confirm unto **Eric Kopstain and spouse, Renee Daboo,** their heirs and assigns, hereinafter called the GRANTEE, the following described real estate, situated and being located in Davidson County, Tennessee:

Land in Davidson County, Tennessee, being Private Element Unit A, on the Plan of Caldwell Estates Townhomes, a Townhouse Planned Unit Development (Horizontal Property Regime with Private Elements as defined in Tenn. Code Ann. §66-27-101 et seq.) located in Nashville, Davidson County, Tennessee, and described in a Declaration of Covenants, Conditions and Restrictions for Caldwell Estates, a Townhouse Planned Unit Development of record in Instrument Number 20111123-0091775, Register's Office for Davidson County, Tennessee, to which reference is hereby made. The easements, restrictive covenants conditions and regulations imposed upon and relating to the units, property, co-owners and tenants of Caldwell Estates, a Townhouse Planned Unit Development, contained in said Declaration, the plat filed as Exhibit "B" to said Declaration appearing in Instrument Number 20111123-0091775, said Register's Office, are hereby incorporated hereby reference and made a part hereof the same as though copied herein for a more complete identification and description of said Unit.

Being part of the same property conveyed to EnTrust Tennessee, Inc., fbo Charles Cline IRA, as to a 50% undivided interest and EnTrust Tennessee, Inc., fbo, Cleland Ratcliffe, IRA, as to a 50% undivided interest. (EnTrust Tennessee, Inc. is now known as IRA Innovations, Inc.,) by Warranty Deed from James D. Cullum and Mark Cullum, dated Oct. 31, 2011 and recorded on Nov. 1, 2011 of record in Doc. No. 20111101-0084764, Register's Office for Davidson County, Tennessee.

The property is subject to any and all existing easements and restrictions as shown of record including the following:

- Taxes and assessments for the year 2013 and subsequent years, plus any penalties and interest which may accrue.
- Declarations of Protective Covenants Conditions and Restrictions of record in Instrument Number 20111123-0091775, Register's Office Davidson County, Tennessee.

This is improved property known as: 937 A Caldwell Lane, Nashville, TN 37204

TO HAVE AND TO HOLD The aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the GRANTEE, his heirs, successors and assigns in fee simple forever. And the GRANTOR does hereby covenant with the GRANTEE that he is lawfully seized in fee of the aforedescribed real estate; that he has a good right to sell and convey the same; that the same is unencumbered, and that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons.

BILL GARRETT, Davidson County
Trans:T20120080095 DEEDWARR
Recvd: 10/22/12 14:32 2 pgs
Fees:13.00 Taxes:2419.80

20121022-0096657

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 our hands this October 15, 2012.

IRA Innovations FBO Charles Cline IRA

By

IRA Innovations FBO Cleland Ratcliffe IRA

By

STATE OF Alabama

COUNTY OF Shelby

On this 16th day of October, 20 12, before me, appeared William P. Gulas, to me personally known (or proved to me on the basis of satisfactory evidence), who, being by me duly sworn (or affirmed) did say that he is the Authorized Representative of IRA Innovations Inc FBO Charles Cline and that the seal affixed to said instrument is the corporate seal of said corporation (or association), and that said instrument was signed and sealed in behalf of said corporation (or association) by authority of its Board of Directors (or Trustees) and said ~~he~~ Authorized Rep, acknowledged said instrument to be the free act and deed of said corporation (or association).

WITNESS my hand and seal at office the day and year above written.

NOTARY PUBLIC My Commission Expires: _____

INGRID ELISHA HOLCOMBE
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES JULY 12, 2014

STATE OF Alabama

COUNTY OF Shelby

On this 16th day of October, 20 12, before me, appeared William P. Gulas, to me personally known (or proved to me on the basis of satisfactory evidence), who, being by me duly sworn (or affirmed) did say that he is the Authorized Representative of IRA Innovations Inc FBO Cleland Ratcliffe and that the seal affixed to said instrument is the corporate seal of said corporation (or association), and that said instrument was signed and sealed in behalf of said corporation (or association) by authority of its Board of Directors (or Trustees) and said Authorized Representative, acknowledged said instrument to be the free act and deed of said corporation (or association).

WITNESS my hand and seal at office the day and year above written.

NOTARY PUBLIC My Commission Expires: _____

INGRID ELISHA HOLCOMBE
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES JULY 12, 2014