RETURN TO
Stewart Title Company
1630 NW Broad St., Suite 100
Murfreesboro, TN 37129
File # 01291-10089

Davidson County DEEDWARR
Recvd: 11/06/12 07:47 3 pgs
Fees:18.00 Taxes:675.25
20121106-0102092

Prepared By & Return To:
Clarity Title, LLC
1550 N. Mt. Juliet Road,
Ste. 102
Mt. Juliet, TN 37122
File No. 12-0720JAH

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS **$182,500.00.**

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 1st day of October, 2012.

CHRISTOPHER R. JACKSON STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY

Notary Public
Commission Expiration: May 16, 2015

ADDRESS OF NEW OWNER:	**SEND TAX BILLS TO:**	**MAP-PARCEL:**
Patrick M. Spears	USAA Mortgage	128-12-0A
320 Old Hickory Blvd., #1804	10750 McDermott Freeway	
Nashville, TN 37221	San Antonio, TX 78288	142.00 CO

WARRANTY DEED

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

Cynthia J. Cutler, unmarried

HEREINAFTER REFERRED TO AS THE GRANTOR, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Patrick M. Spears, unmarried

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

Being all of Unit No. 142, Building 18, on the plan of Section 3, Phase 1B, Eagle Ridge at the Reserve, of record in Exhibit "A" to the Master Deed of Eagle Ridge at the Reserve, of record in Instrument No. 20011011-0110875, as supplemented and amended by Supplement and Amendment No 17 to Master Deed, of record in Instrument No. 20030108-0003690, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description of said unit.

Being the same property conveyed to Cynthia J. Cutler, unmarried by Warranty Deed dated September 25, 2003 from Eagle Ridge at the Reserve, LLC a Tennessee limited liability company, and filed of record on September 26, 2003 in Instrument No. 20030926-0143039, Register's Office for Davidson County, Tennessee.

SUBJECT to all provisions of the Tennessee "Horizontal Property Regime Act" as the same is set out in Section 66-2- et seq., of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof; and is subject to the By-Laws for the administration thereof; also subject to easements, rights and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and building thereon; and also including without limitations, all conditions, covenants, restrictions, options, burdens, assessments, and other undertakings contained in the Master Deed establishing a Horizontal Property Regime of Eagle Ridge at the Reserve, of record aforementioned, said Register's Office.

THIS CONVEYANCE IS MADE SUBJECT TO: (1) all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record; (2) any and all applicable governmental and/or zoning regulations; (3) taxes which have been pro-rated as of the date of closing and assumed by the Grantee herein.

The foregoing legal description is the same as contained in the source of title shown above.

This is **improved** property known as: **320 Old Hickory Blvd, Unit 1804, Nashville, TN 37221**

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, his heirs and assigns forever; and I do covenant with the said GRANTEE that I am 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 myself, my heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, his 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 24th **day of October, 2012.**

Cynthia J. Cutler

Cynthia J. Cutler

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Cynthia J. Cutler** the bargainor with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee this 24th **day of October, 2012**

JULIA A. HIRT
STATE OF TENNESSEE
NOTARY PUBLIC
WILSON COUNTY

Julia A Hirt

Notary Public
Commission Expiration: 10.5.2015

CERTIFICATE OF AUTHENTICITY

I, Christopher R. Jackson, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Attorney or Custodian

Stewart Title Company

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

Personally appeared before me, Debbie Treadway, a notary public in and for the aforesaid county and state, the within named Christopher R. Jackson, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Debbie A. Treadway
Notary Public

(SEAL)

DEBBIE A. TREADWAY
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY, TN
My Commission Expires

My Commission Expires: 4/23/2013