This Instrument Prepared By:
Larry K. Tolbert, Attorney
425 West College Street
Murfreesboro, Tennessee 37130

ADDRESS NEW OWNER:
David A. Payne
Toni E. Payne
219 Pitts Ave
Old Hickory, TN 37138

SEND TAX BILL TO:
Mortgage Research Center LLC
DBA Veterans United Home Loans
2101 Chapel Plaza Ct. # 107
Columbia, MO 65203

MORTGAGEE:
Mortgage Research Center, LLC
2101 Chapel Plaza Ct. # 107
Columbia, Missouri 65203

MAP/PARCEL
53-16-159

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEES", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Gary D. Jernigan and Lynn M. Jernigan, husband and wife,** hereinafter called the "GRANTORS", have bargained and sold, and by these present, do transfer and convey unto **David A. Payne and Toni E. Payne, husband and wife,** 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:

BEING all of **Lot No. 9, Jackson's Landing Estates,** according to plat and survey of same appearing of record in Plat Book 7900, page 679, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details as to location and description of said lot.

Being the same property conveyed to Gary D. Jernigan and Lynn M. Jernigan, husband and wife, by Warranty Deed dated July 9th, 2012, of record in Instrument No. 20120710-0060432, Register's Office of Davidson County, Tennessee

Subject to all matters of plat as recorded in Plat Book 7900, page 679, said Register's Office; see also, agreement for dedication of easement for sanitary sewers and/or storm drainage of record in Book 9290, page 832, said Register's Office.

The captioned property is subject to restrictive covenants, easements and setback lines that are applicable to the above described property and of record; and to all zoning and subdivision restrictions of the appropriate governmental body.

This is improved property known as 219 Pitts Avenue, Old Hickory, Tennessee 37138.

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, their heirs and assigns, forever, and, GRANTORS do covenant with the said GRANTEES that they 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, GRANTORS do further covenant and bind themselves, their heirs and assigns, to warrant and forever defend the title to the said land to the said GRANTEES, and 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.

BILL GARRETT, Davidson County
Trans:T20120088319 DEEDWARR
Recvd: 11/19/12 13:50 2 pgs
Fees:13.00 Taxes:444.00
20121119-0106535

WITNESS my hand this the 31st day of October, 2012.

GARY D. JERNIGAN

LYNN M. JERNIGAN

By: Gary D. Jernigan Attorney in fact
GARY D. JERNIGAN, Attorney-in-fact

STATE OF TENNESSEE)
COUNTY OF RUTHERFORD)

PERSONALLY APPEARED before me, the undersigned Notary Public in and for said County and State, **Gary D. Jernigan**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing Warranty Deed individually, and on behalf of **Lynn M. Jernigan** and who acknowledged that he executed the same as the free act and deed of the said **Lynn M. Jernigan**, for the purposes therein contained by virtue of that one certain Power of Attorney duly executed by the said **Lynn M. Jernigan**, and appearing of record in Record Book 1168, page 2295, Register's Office of Rutherford County, Tennessee. and recorded in Instrument No. 20121107-0102756, Register's Office for Davidson County, Tennessee.

WITNESS my hand and official seal at office this 31st day of October 2012.

LORI SMITHSON Notary Public At Large RUTHERFORD COUNTY, TN

NOTARY PUBLIC
My Commission Expires: 12-2-14

STATE OF TENNESSEE)
COUNTY OF RUTHERFORD)

The actual value or consideration, whichever is greater, for this transfer is **$120,000.00.**

AFFIANT

Subscribed and sworn to before me on this 31st day of October, 2012.

LORI SMITHSON Notary Public At Large RUTHERFORD COUNTY, TN

NOTARY PUBLIC
My Commission Expires: 12-2-14