BILL GARRETT, Davidson County
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Fees:13.00 Taxes:814.00
20121204-0111181

This instrument prepared by: Christopher J. Thornton, P.C.
1661 Aaron Brenner Drive #301
Memphis, TN 38120
901-758-2580 Cartus File #2276988

WARRANTY DEED

THIS INDENTURE is made this the 20 day of SEPTEMBER, 2012, by Patrick L. Morgan and wife, Melissa K. Morgan, First Parties, for the purpose of conveying the premises described herein to Cartus Financial Corporation, A Delaware Corporation, Second Parties.

Whenever in this instrument a pronoun is used, it shall be construed to represent either singular or plural, as the case may demand.

I. WARRANTY DEED

W I T N E S S E T H:

That said First Party, for and in consideration of the sum of One and No/100 DOLLARS ($1.00) and other good and valuable consideration to them in hand paid by Second Parties, the receipt of which is hereby acknowledged, have granted, bargained, sold and conveyed, and to hereby grant, bargain sell and convey unto the said Second Parties the following described premises, to-wit:

Land in Davidson County, Tennessee being Lot No. 73 on the plan of River Bend, of record in Book 6900, Pages 504 and 505, Register's Office for Davidson County, Tennessee.
* as corrected in Book 7465, page 833

Said Lot No. 73 fronts 87.24 feet on the southerly margin of Riverbend Circle and extends back between parallel lines 149.80 feet to a dead line.

Being the same property conveyed to Patrick L. Morgan and wife, Melissa K. Morgan, by deed from Nelson Hugh Whitfield and wife, Nelia Anderson Whitfield, dated October 25, 2004 of record in instrument No. 20041028-0129743, Register's Office for Davidson County, Tennessee.

The said party of the first part does hereby covenant with the said party of the second part that they are lawfully seized in fee of the aforedescribed real estate; they have a good right to sell and convey the same; that the same is unencumbered, EXCEPT:

Subdivision restrictions, building lines, easements and other matters of record including the Plan of record in Plat Book 6900, Pages 504 and 505 as corrected in Book 7465, Page 833, which shows an Owner's Certificate, certain notes, easements, and setback lines; the provisions of the Tennessee Horizontal Property Act in T.C.A. Section 66-27-101 et. seq. of the Tennessee Code Annotated; Quitclaim Deed conveying open space and easements to Riverbend, of record in Book 9462, Page 679; Easement for Ingress and Egress of record in Book 7257, Page 154; Easement for waterline of record in Book 7334, Page 777; Easement for Landscape of record in Book 7334, Page 785; Declaration of Covenants, Conditions and Restrictions contained in the Instrument of record in Book 7112, Page 481, amended in Book 7308, Page 805, Book 7308, Page 808, Book 7336, Page 15 and Book 7549, Page 893; By-Laws of record in Book 7347, Page 643; and charter of Riverbend Homeowner's Association, Inc. of record in Book 7347, Page 6361, amended in Book 8179, Page 869 and Book 9359, Page 153, all in the Register's Office for Davidson County, Tennessee.

and that the title and quiet possession thereto they will warrant and forever defend against the lawful claims of all persons.

THIS conveyance is made subject to applicable restrictions, building setback lines, all existing easements, and to all conditions as shown of Public Record.

With the hereditaments and appurtenances thereto appertaining, hereby releasing all claims to homestead and dower therein. **TO HAVE AND TO HOLD THE** said premises to the said Second Parties, their heirs and assigns forever.

And said First Party, for him/her/themself and for their heirs, executors and administrators do hereby covenant with Second Parties, their heirs, and assigns, that they are lawfully seized in fee simple of the premises above conveyed and has full power, authority and right to convey the same, and that said premises are free from all encumbrances except taxes for the year 2012, which are to be prorated between the parties as of the date of closing, the payment of which is assumed by the Second Parties; and that they will forever warrant and defend the said premises and the title thereto against the lawful claims of all persons whomever.

IN WITNESS WHEREOF, *the said First Party have hereunder set their hand and seal the day and year first above written.*

Patrick L. Morgan

Melissa K. Morgan

STATE OF Tennessee)
COUNTY OF Davidson)

PERSONALLY APPEARED BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, the within named bargainor, **Patrick L. Morgan**, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS MY HAND AND SEAL AT OFFICE, in Davidson County, this the 20th day of September, 2012.

NOTARY PUBLIC

My Commission Expires:
3/3/2015

STATE OF Tennessee)
COUNTY OF Davidson)

PERSONALLY APPEARED BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, the within named bargainor, **Melissa K. Morgan**, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS MY HAND AND SEAL AT OFFICE, in Davidson County, this the 20th day of September, 2012.

NOTARY PUBLIC

My Commission Expires:
3/3/2015

STATE OF Tennessee
COUNTY OF Williamson

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is $220,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

AFFIANT

Subscribed and sworn to before me this the 27 day of November, 2012

NOTARY PUBLIC

My Commission Expires: 11-4-2013

PROPERTY ADDRESS:
7428 Riverbend Circle
Bellevue, TN 37221

PARCEL ID: Map 141-12-C Parcel 73.00 CO

PROPERTY OWNER/PERSON RESPONSIBLE FOR PAYMENT OF TAXES:

Cartus Financial Corporation
40 Apple Ridge Road
Danbury, CT 06810

This deed is prepared with information provided by Steltemeier & Westbrook, PLLC. Preparer makes no representation with regard to the title.