BILL GARRETT, Davidson County
Trans:T20130054307 DEEDQC
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Fees:12.00 Taxes:0.00
20130626-0065872

(1)

This instrument prepared by: Christopher J. Thornton, P.C.
1661 Aaron Brenner Drive #301
Memphis, TN 38120
901-758-2580 Cartus File #2231543

Quit Claim Deed

THIS INDENTURE is made this the 27 day of October, 2012, by Michele Lance and Riggins J. Lance, wife and husband, 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. Quit Claim Deed

WITNESSETH:

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. 264 on the Plan of Oak Highlands, Phase 3, 1st Revision, a Planned Unit Development, of record as Instrument No. 20020122-0008284, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Michele Lance and Riggins J. Lance, wife and husband by deed recorded as Instrument No. 20030114-0005641, 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 Instrument No. 20020122-0008284, which shows an Owner's Certificate, certain notes, easements and setback lines; Dedication and Conveyance of Open Space of record in Instrument No. 20020619-0074183; Declaration of Covenants, Conditions and Restrictions contained in the Instrument of record in Book 7350, Page 24, re-recorded in Book 7367, Page 587, amended in Book 8765, Page 77, supplemented and further amended in Instrument No. 20000428-0042354 and Instrument No. 20020725-0089130; By-Laws of record in Book 7367, Page 615 and as amended in Book 8765, Page 90; and Charter of Oak Highlands/Deer Valley Homeowner's Association, Inc. of record in Book 7337, Page 529 and amended in Book 8765, Page 100 and Instrument No. 20070807-0093758, 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 set-back 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.*

Michele Lance 10/29/12
Michele Lance

Riggins J. Lance 10-19-2012
Riggins J. Lance

STATE OF South Carolina
COUNTY OF Greenville

PERSONALLY APPEARED BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, the within named bargainor, **Michele Lance**, 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 Greenville County, this the 27th day of October, 2012

Susan G Merkel
NOTARY PUBLIC

My Commission Expires: My Commission Expires May 6, 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, **Riggins J. Lance**, 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 18th day of October, 2012

Suzanne J. Dunn
NOTARY PUBLIC

My Commission Expires: January 6, 2015

STATE OF Tennessee
COUNTY OF DAVIDSON

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 $~~239,400.00~~, 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 8 day of January, 2013

Jo Ann B Sisemore
NOTARY PUBLIC

My Commission Expires: 11-4-13

PROPERTY ADDRESS:
5421 Oakchase Drive
Antioch, TN 37013

PARCEL ID: Map 173 04 0 A Parcel 264.00 CO

PROPERTY OWNER/PERSON RESPONSIBLE FOR PAYMENT OF TAXES:

Cartus Financial Corp
40 Apple Ridge Rd
Danbury, Ct 06810

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