WARRANTY DEED

B-PHE-13-1604

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $139,900.00

Affiant

Subscribed and sworn to before me, this 25th DAY OF July, 2013.

Notary Public

MY COMMISSION EXPIRES: 5/20/14
(AFFIX SEAL)

LADRA MITCHELL NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
Rudy Title & Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Cosa Haynes	Peoples Home Equity, Inc.	
1604 Autumn Ridge Dr (ADDRESS)	(NAME) 215 Ward Circle, Suite 101 (ADDRESS)	
Nashville, TN 37207 (CITY) (STATE) (ZIP)	Brentwood, TN 37027 (CITY) (STATE) (ZIP)	032-13-0-023.00

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we IAN STUART, A SINGLE PERSON, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto COSA HAYNES, UNMARRIED, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 84 ON THE PLAN OF SECTION I, TIMBERTRAIL OF RECORD IN PLAT BOOK 5200, PAGE 205, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF THE PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO IAN STUART, A SINGLE PERSON BY DEED FROM HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OWNIT MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-5 OF RECORD AT INSTRUMENT NO. 20121121-0107273, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, DATED NOVEMBER 2, 2012 AND RECORDED ON NOVEMBER 21, 2012.

THIS CONVEYANCE IS SUBJECT TO A) 2013 PROPERTY TAXES AND SUBSEQUENT YEARS; B) INSTRUMENTS OF RECORD IN PLAT BOOK 5200, PAGE 205 AND BOOK 5522, PAGE 681 AND BOOK 5649, PAGE 567, SAID REGISTER'S OFFICE; AND C) ANY AND ALL EXISTING EASEMENTS AND RESTRICTIONS AS SHOWN OF RECORD NOT STATED HEREIN.

unimproved ( )
This is improved (X) property, known as 1604 Autumn Ridge Dr, Nashville, Tennessee 37207
(House Number) (Street) (P.O. Address) (City or Town) (Postal ZIP)

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(S), their heirs and assigns forever, and we do covenant with the said GRANTEE(S) that we 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 we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE(S), 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:T20130064984 DEEDWARR
Recvd: 07/30/13 12:01 2 pgs
Fees:13.00 Taxes:517.63
20130730-0079145

Witness my/our hand(s) this 22nd day of July 2013.

Ian Stuart

STATE OF California
COUNTY OF San Diego

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

Witness my hand and official seal, this the 22nd day of July, 2013.

Notary Public

My Commission Expires: July 9, 2014

(SEAL)

NANCY A. STALKER
Commission # 1892362
Notary Public - California
San Diego County
My Comm. Expires Jul 9, 2014

RETURN TO:
Rudy Title & Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212
Phone: (615)383-2903