RECORD AND RETURN TO:
Mitchell A. Watts, Attorney
2400 Crestmoor Road #102
Nashville, TN 37215

WARRANTY DEED

STATE OF Tennessee
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $260,000.00

Affiant

Subscribed and sworn to before me, this 23rd DAY OF August, 2013.

Notary Public

MY COMMISSION EXPIRES: 8. 21. 2017

(AFFIX SEAL)

MITCHELL A. WATTS STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY

B-KW-13-405

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
Ryan J. Smith	Bank of America, N.A. c/o PHH Mortgage	
405 Magnolia Hills Court (ADDRESS)	1 Mortgage Way (ADDRESS)	
Nashville, TN 37221-3978 (CITY) (STATE) (ZIP)	Mount Laurel, NJ 08054 (CITY) (STATE) (ZIP)	155120A01700CO

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, I/we OLEG V. MANKO AND WIFE, VICTORIA MANKO, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto RYAN J. SMITH AND LISA J. SMITH, HUSBAND AND WIFE, 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 SITUATED IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 17, ON THE FINAL PLAT, MAGNOLIA HILLS, AS SHOWN BY PLAT APPEARING OF RECORD IN BOOK 7900, PAGE 809, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO OLEG V. MANKO AND WIFE, VICTORIA MANKO BY DEED FROM PARAGON DECISION RESOURCES, A CALIFORNIA CORPORATION, DATED 07/18/2002 AND FILED FOR RECORD ON 11/26/2002 IN INSTRUMENT 200211260146372, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THIS CONVEYANCE IS SUBJECT TO A) 2013 PROPERTY TAXES AND SUBSEQUENT YEARS; B) INSTRUMENTS OF RECORD IN BOOK 7900, PAGE 809 AND BOOK 9499, PAGE 860, 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 405 Magnolia Hills Court, Nashville, Tennessee 37221-3978
(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:T20130074210 DEEDWARR
Recvd: 08/27/13 15:52 2 pgs
Fees:13.00 Taxes:962.00
20130827-0090538

Witness my/our hand(s) this 23rd day of August, 2013.

Oleg V. Manko

Victoria Manko

STATE OF Tennessee

COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, OLEG V. MANKO AND VICTORIA MANKO, 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 23rd day of August, 2013.

Notary Public
My Commission Expires: 1-9-16
(SEAL)

MEGAN PAULUS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

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