WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS **$192,500.00**

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 8TH DAY OF NOVEMBER, 2013.

Notary Public

MY COMMISSION EXPIRES: 5/5/15

(AFFIX SEAL)

JAMIE C. POLK STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

BILL GARRETT, Davidson County
Trans:T20130097115 DEEDWARR
Recvd: 11/14/13 12:57 2 pgs
Fees:13.00 Taxes:712.25
20131114-0117797

THIS INSTRUMENT WAS PREPARED BY
Robert L. Scruggs, Attorney
2525 21st Avenue South, 2nd Floor
Nashville, TN 37212

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Natasha Monina	**People's Home Equity, Inc.**	**72-13-301.00**
(NAME)	(NAME)	
2407 Inga Street	**5205 Maryland Way, Ste. 100**	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37206	**Brentwood, TN 37027**	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, **Ronald J. Kramer, unmarried,** HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Natasha Monina,** unmarried, 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 Lot No. 27 on the Map of Springdale Subdivision, of record in Book 974, Page 18, Register's Office for Davidson County, Tennessee.

Said Lot No. 27 fronts 50 feet on the westerly side of Inga Street, and runs back 187.5 feet on the northerly line and 199 feet on the southerly line to the right of way of the L. & R.R. and measures 51.25 feet.

BEING the same property conveyed to Ronald J. Kramer by Warranty Deed from James Don Bush, filed of record on November 1, 2011, in Instrument No. 20111101-0085025, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all conditions, easements; and all other matters of record in the Register's Office for Davidson County, Tennessee, including but not limited to: (a) 2013 real property taxes have been prorated and assumed by the grantee(s); (b) all matters appearing on the plan of record in Book 974, page 18, said Register's Office.

unimproved

This is improved X property, known as **2407 Inga Street, Nashville, TN 37206**

(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 GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES 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 GRANTEES, 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.

Witness my hand this 8th day of November, 2013.

Ronald J. Kramer

ACKNOWLEDGMENT

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, of said County, Ronald J. Kramer, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee this 8th day of November, 2013.

Commission expires:

ROBERT L. SCRUGGS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires May 8, 2017

Notary Public