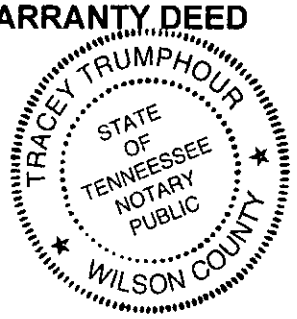
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF Wilson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $230,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th day of June, 2014.

Notary Public

MY COMMISSION EXPIRES: 8.14.17

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Sidwell & Barrett, PC
Stewart Title Company Tennessee Division, 13026 Lebanon Road, Ste 100, Mt Juliet, TN 37122

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Kay Lynn Lopes	SWBC Mortgage Corporation	097-02-0-A 018.00CO
(NAME)	(NAME)	
200 11th Ave Unit 419 N	213 Overlook Cir, Ste 213	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37203	Brentwood, TN 37027	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

BILL GARRETT, Davidson County
Trans:T20140047271 DEEDWARR
Recvd: 07/02/14 13:32 2 pgs
Fees:13.00 Taxes:851.00

20140702-0058331

For and in consideration of the sum of ten dollars, cash in hand paid by the hereinafter named GRANTEE(S), and other good and valuable considerations, the receipt of which is hereby acknowledged, we, **Patrick M. Cummings and wife, Tammy J. Cummings**, hereinafter called the GRANTOR(S), have bargained and sold, and by these presents do transfer and convey unto **Kay Lynn Lopes, an unmarried person**, hereinafter called the GRANTEE(S), their heirs and/or assigns, a 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. 18, on the plan of Final Plat, Villages of Riverwood, Phase One, Section One, Revision One, as shown on plat of record in Instrument No. 20080723-0075577, as corrected of record in Instrument No. 20081105-0110185, Register's Office for Davidson County, to which reference is hereby made for a more complete description.

Being the same property conveyed to Patrick M. Cummings and wife, Tammy J. Cummings by Warranty Deed dated 04/15/2010 from Beazer Homes Corp., a Tennessee Corporation of record in Instrument 201004230030777, Register's Office for Davidson County, Tennessee.

All matters as set forth per Instrument 200807230075577, Instrument 200811050110185, said Register's Office.

Declaration of Covenants, Conditions and Restrictions of record in Instrument 200804080035557, said Register's Office.

Grant of Transmission Line Easement of record in Book 4586, Page 242, said Register's Office.

Sanitary Sewer and Pumping Station Easement of record in Instrument 200512190152201, said Register's Office.

Storm Water Drainage Easement of record in Instrument 200512190152202, said Register's Office.

Inspection and Maintenance Agreement for Private Storm Water Management Facilities of record in Instrument 200707130083651, said Register's Office.

Declaration of Easement of record in Instrument 200812090118828, said Register's Office.

Grant of Easement of record in Instrument 200901090002452, said Register's Office.

Quitclaim Deed to the Homeowner's Association of record in Instrument 200806300067054, said Register's Office.

This conveyance is subject to any and all existing easements and restrictions of record.

This conveyance is further subject to (1) all applicable zoning ordinances (2) utility, sewer, drainage and other easements of record, (3) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record, (4) building restrictions, and (5) other matters of public record.

unimproved ☐

This is improved ☑ property, known as 1074 Riverwood Village Blvd., Hermitage, TN 37076
(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/or 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/or 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 our hands this 30th day of June, 2014.

Patrick M. Cummings

Tammy J. Cummings

State of Tennessee
County of Wilson

Personally appeared before me Patrick M. Cummings and Tammy J. Cummings, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the foregoing instrument for purposes therein contained.

WITNESS my hand and seal this 30th day of June, 2014.

Notary Public
My Commission Expires: 8.14.17

TRACEY TRUMPHOUR
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY

RETURN TO:
Stewart Title Company Tennessee Division
13026 Lebanon Road, Ste 100
Mt Juliet, TN 37122