STATE OF Tennessee
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $242,794.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26th DAY OF August, 2014

Notary Public
MY COMMISSION EXPIRES:
File No. 14-8654D

BILL GARRETT, Davidson County
Trans:T20140063973 DEEDWARR
Recvd: 08/28/14 12:09 2 pgs
Fees:13.00 Taxes:898.34
20140828-0078713

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
Antjuan Devon Koger and Michelle Karletha Koger, husband and wife (NAME) 6228 Suzy Drive (STREET ADDRESS) Antioch, TN 37013 (CITY) (STATE) (ZIP)	Cornerstone Home Lending, Inc. (NAME) 1177 W. Loop South, Suite 200 (STREET ADDRESS) Houston, TX 77027 (CITY) (STATE) (ZIP)	174-11-B-65 CO

FOR AND IN 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 HEREBYACKNOWLEDGED, WE, **Randall Clemons, Trustee, for benefit of Wilson Bank & Trust and Citizens Bank of Lafayette**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Antjuan Devon Koger and Michelle Karletha Koger, husband and wife,** 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:

Land in Davidson County, Tennessee, being Lot No. 65 on the plan of FINAL PLAT OF THE GROVE AT CANE RIDGE, PHASE THREE, as shown by plat of record in Instrument No. 201310160108127, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

BEING a portion of the same property conveyed to Randall Clemons, Trustee, for benefit of Wilson Bank & Trust and Citizens Bank of Lafayette from Pinnacle National Bank, by Special Warranty Deed dated August 5, 2011, as Instrument No. 20110805-0060575, in the Register's Office for Davidson County, Tennessee.

Subject to any and all plats, easements, restrictions, and other matters of record, including, but not limited to, the following:

1. Covenants, conditions, restrictions, reservations, easements, liens for assessments, options, powers of attorney, and limitations on title set forth in restrictions recorded in Instrument Nos. 200009050087103; 200012040119093; 200108150088370; 200403190031603; 200411020131848; 201005260040558; 200601120004819; 201012280102708; 201205240045182; 201206040048269, and in any allied instrument(s) referred to in said restrictions.

2. Subject to building restriction lines, easements, rights of way, notes, terms, conditions, restrictions and other criteria as shown on the Plat(s) recorded in Instrument No. 20131016-0108127, Register's Office for Davidson County, Tennessee.

3. Charter of Homeowner's Association of record in Instrument No. 200108150088360, Register's Office for Davidson County, Tennessee.

4. Common Area conveyed to Homeowner's Association of record in Instrument Nos. 200108150088361, and 201101280007971, Register's Office for Davidson County, Tennessee.

5. Transmission Line Easement as recorded in Book 4428, page 565, Register's Office for Davidson County, Tennessee.

6. Easements to United Telephone Co. as recorded in Instrument Nos. 20020123009340, and 200606070067535, Register's Office for Davidson County, Tennessee.

7. Easement for water mains, access road, powerlines, and appurtenances as recorded in Book 5078, page 476, Register's Office for Davidson County, Tennessee.

8. Stormwater Detention Agreement as recorded in Instrument No. 200504130041341, Register's Office for Davidson County, Tennessee.

9. This is a Planned Housing Development and is subject to Homeowner's dues and liens for assessment thereof.

The 2013 taxes have been paid by the Grantor and the current taxes have been prorated between the Grantor and Grantee. All future taxes will be assumed by the Grantee herein.
The above legal description is the same as that contained in the previous deed of record.

This is improved property, known as 6228 Suzy Drive, Antioch, TN 37013.

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. Whenever 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/our hand(s) this 26th day of August, 2014.

RANDALL CLEMONS, TRUSTEE, FOR BENEFIT
OF WILSON BANK & TRUST AND CITIZENS
BANK OF LAFAYETTE

By: Randall Clemons
Randall Clemons, Trustee

August 26, 2014
Date

STATE OF Tennessee

COUNTY OF Wilson }

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, the within named Randall Clemons, Trustee for Randall Clemons, Trustee, for benefit of Wilson Bank & Trust and Citizens Bank of Lafayette, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument for the purposes therein contained, and who further acknowledged that he or she is the Trustee of the maker or constituent of the maker, and is authorized by the maker or by constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 26th day of August, 2014.

My Commission Expires: 6-5-2017

Notary Public

LISA B. GAYLE
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY

PREPARED BY AND RETURN TO:

SMITH.SHOLAR.MILLIKEN.PLLC.
P.O. BOX 663
GALLATIN, TN 37066