WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 115,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 19th day of September, 2014.

Notary Public:

MY COMMISSION EXPIRES: 8/23/16
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY:
RICHARD A. NORTHCUTT, METROPOLITAN ESCROW, INC., 217 PINEWAY DRIVE, NASHVILLE, TN 37217

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP - PARCEL NUMBERS:
Ryan Boyd	Universal American Mortgage Co.	Parcel ID:
305 Panamint Drive	15550 Lightwave Dr., Ste. 200	14815016800
Antioch, TN 37013	Clearwater, FL 33760	

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 hereby acknowledged, we

Annette Spitzer, unmarried

hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto
Ryan Boyd, married
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. 47, on the Plan of Revised Haywood Forest Subdivision, of record in Plat Book 5200, Page 2, amending Plat Book 5050, Page 50, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Fay Gene Spitzer and wife, Annette Spitzer, by deed from Vern M. Kraus and wife, Ruby Jean Kraus, of record in Instrument 20020320-0034442, said Register's Office, dated March 15, 2002. The said Fay Gene Spitzer died June 21, 2013, and title vested in Annette Spitzer as surviving tenant by the entirety.

This conveyance is subject to Restrictive Covenants of record in Book 5120, Page 742, Register's Office for said County.

This conveyance is made subject to: (1) 2014 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Plat Book 5200, Page 2, said Register's Office.

This conveyance is subject to any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and rights of way for public utilities.

Unimproved ( )

This is Improved (X) property, known as 305 Panamint 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. 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 19th day of September, 2014.

Annette Spitzer

BILL GARRETT, Davidson County
Trans:T20140071179 DEEDWARR
Recvd: 09/23/14 12:33 2 pgs
Fees:13.00 Taxes:425.50
20140923-0087292

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Annette Spitzer, 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 at Nashville, Tennessee, this 19th day of September, 2014.

My Commission Expires: 5/5/15

Notary Public

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