This Instrument Prepared by and Return to:
Signature Title, LLC
1435 North West Broad Street
Murfreesboro, Tennessee 37129
File Number 2014060258TN

BILL GARRETT, Davidson County
Trans:T20140075014 DEEDWARRSP
Recvd: 10/03/14 15:25 4 pgs
Fees:23.00 Taxes:699.30
20141003-0092021

SPECIAL WARRANTY DEED

Address New Owner(s) as follows:	Send Tax Bill to:	Map/Parcel Number(s)
(Name) James Michael Lanier Chelsea Lanier	(Name) ~~James Michael Lanier~~ ~~Chelsea Lanier~~ Embrace Home Loans, Inc	097-16-0-A-023.00-CO
(Address) 4925 John Hager Rd	(Address) 25 Enterprise Center	
(City) (State) (Zip) Hermitage, TN 37076	(City) (State) (Zip) Newport, RI 02842	

FOR AND IN CONSIDERATION of the sum of Ten Dollars and no/100 ($10.00) cash in hand paid by the Grantees and other good and valuable consideration accepted as cash, the receipt and sufficiency of which is hereby acknowledged, **The Bank of New York Mellon FKA The Bank of New York, as Trustee on behalf of the registered holders of Alternative Loan Trust 2007-OA6 Mortgage Pass-Through Certificates, Series 2007-OA6,** Grantor, has this day bargained and sold, and does hereby transfer and convey unto **James Michael Lanier and Chelsea Lanier,** Grantee(s) herein, their successors, heirs and assigns, that certain Parcel ID # **097-16-0-A-023.00-CO**

X Improved OR
Unimproved property located at:

4925 John Hager Road, Hermitage, TN 37076, in Davidson County Tennessee, described in Exhibit "A" attached hereto and made a part hereof.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging to the Grantee(s) their successors, heirs and assigns forever. We covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered, except for those encumbrances set forth in Exhibit "B" attached hereto.

We further covenant and bind ourselves, our successors and representatives, to warrant and forever defend title to said real estate to said Grantee(s), their successors, heirs and assigns against the lawful claims of all persons claiming by, through, or under Grantor, by no others.

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 our hand as of the 08/27/14, the Corporate Party, if any, having caused its name to be signed hereto by its duly authorized officers of said day and date.

The Bank of New York Mellon FKA The Bank of New York, as Trustee on behalf of the registered holders of Alternative Loan Trust 2007-OA6 Mortgage Pass-Through Certificates, Series 2007-OA6 by Select Portfolio Servicing, Inc, as Attorney in Fact

By 8-27-14

Name PATRICK PITTMAN, DOC. CONTROL OFFICER

Title

State of Utah
County of Salt Lake

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared PATRICK PITTMAN, DOC. CONTROL OFFICER (Name of Person signing), with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath acknowledged him/her self to be the PATRICK PITTMAN, DOC. CONTROL OFFICER (Title of Person signing) of Select Portfolio Servicing, Inc., as Attorney in Fact for The Bank of New York Mellon FKA The Bank of New York, as Trustee on behalf of the registered holders of Alternative Loan Trust 2007-OA6 Mortgage Pass-Through Certificates, Series 2007-OA6 the within named bargainor and that he/she, acting in such capacity and authorized so to do, executed the foregoing instrument on behalf of said Corporation for the purposes therein contained.

Witness my hand and official seal, at office located in Salt Lake City, this 08/27/14.

DHARI HANDY
Notary Public State of Utah
My Commission Expires on:
October 10, 2016
Comm. Number: 659121

Notary Public
My Commission Expires: 10/10/2016

State of Tennessee
County of Rutherford

The actual consideration or value, whichever is greater, for this transaction is $189,000.00.

Affiant

Subscribed and sworn before me this 9-30-14.

CRYSTAL ROZENBAUM
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF RUTHERFORD
MY COMMISSION EXPIRES: JANUARY 24, 2017

Notary Public
My Commission Expires:

EXHIBIT "A"

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

Being Lot Number 78, on the plan of First Revision of the Peninsula, of record in Plat Book 9700, Page 8, Register's Office for Davidson County, TN, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to The Bank of New York Mellon FKA The Bank of New York, as Trustee on behalf of the registered holders of Alternative Loan Trust 2007-OA6 Mortgage Pass-Through Certificates, Series 2007-OA6 by Substitute Trustee's Deed filed for record June 19, 2014 in Instrument Number 20140619-0053579 in the Register's Office of Davidson County, Tennessee.

This conveyance is subject to Restrictive Covenants of record in Book 9564 Page 693, Book 11258 Page 85, Book 9977 Page 359 and Book 9754 Page 35, said Register's Office.

This conveyance is subject to all matters appearing on the plan of record in Plat Book 9700 Page 8, 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.

EXHIBIT "B"

"Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise."

The following reservations from and exception to this conveyance and the warranty of title made herein shall apply.

1. All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portion(s) of the herein described property (hereinafter referred to as "Property");
2. All valid oil, gas and mineral rights, interests or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any County in which any portion of the Property is located;
3. All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances and other items of record in any County in which any portion of the Property is located, pertaining to any portion(s) of the Property, but only to the extent that same are still in effect;
4. All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;
5. Ad valorem taxes, fees and assessments, if any, for the current year and all prior subsequent years, the payment which Grantor assumes (as the time of transfer of title) and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes;
6. Any conditions that would be revealed by a physical inspection and survey of the Property; and
7. Easements, restrictions, reservations, conditions, agreements and any and all other matters as shown of record.