THIS INSTRUMENT WAS PREPARED BY	STATE OF TENNESSEE COUNTY OF Wilson
Bankers Title & Escrow Corp. 5107 Maryland Way, Ste. 115 Brentwood, TN 37027	THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 105,000.00. Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21st DAY OF November 2014 Notary Public MY COMMISSION EXPIRES: 4/19/2017 (AFFIX SEAL)

DEBBIE A MITCHELL
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SUMNER

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
John J. Ruggiero	Regions Bank d/b/a Regions Mortgage	
123 Pepper Ridge Circle	2050 Parkway Office Circle	149050A12300CO
Antioch, TN 37013	Birmingham, AL 35244	
(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, **Charles H. Cooper, unmarried**

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **John J. Ruggiero and Anita Ruggiero, 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 Unit No. 123 on the Plan of Phase Four, Pepper Ridge Condominiums, of record in Plat Book 7900, Page 257, in the Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Being the same property conveyed to Charles H. Cooper and wife, Glenda S. Cooper by deed from Julie A. Donley, a single person of record in Instrument No. 20020716-0085429 Register's Office for Davidson County, Tennessee, dated 07/12/2002 and recorded on 07/16/2002. The said Glenda S. Cooper having since died on or about August 6, 2014, leaving Charles H. Cooper surviving tenant by the entirety.

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.

This is ( ) UNIMPROVED

(X) IMPROVED property known as **123 Pepper Ridge Circle, Antioch, TN 37013.**

BILL GARRETT, Davidson County
Trans:T20140088424 DEEDWARR
Recvd: 11/24/14 14:14 2 pgs
Fees:13.00 Taxes:388.50
20141124-0108177

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 _____ hand( ) this the 21st day of November, 2014.

Charles H. Cooper

RETURN TO:
Stewart title
1302G Lebanon Road
Suite 100
Mt. Juliet, TN 37122

STATE OF TENNESSEE
COUNTY OF Williamson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Charles H. Cooper** the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainor, and who acknowledged that he executed the within instrument of the purposes therein contained.

Witness my hand and official seal this the 21st day of November, 2014.

My Commission expires: 10/18/16

SAMUEL F. ANDERSON STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Notary Public

STATE OF TENNESSEE
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named the bargainor__, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainor__, and who acknowledged that_____ executed the within instrument of the purposes therein contained.

Witness my hand and official seal this the 21st day of November, 2014.

My Commission expires: _____

_____
Notary Public