WARRANTY DEED

BILL GARRETT, Davidson County
Trans:T20150000531 DEEDWARR
Recvd: 01/05/15 10:13 2 pgs
Fees:13.00 Taxes:554.63
20150105-0000654

G-WL-14-1350-239

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $149,900.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF DECEMBER, 2014.

Notary Public

MY COMMISSION EXPIRES: 11/18/16

(AFFIX SEAL)

DANA DELWORTH
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY

THIS INSTRUMENT WAS PREPARED BY
Rudy Title and Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP / PARCEL NUMBER (S)
Matthew M. Kumar and Bojana Zivak	**Highlands Residential Mortgage, Ltd.**	
(NAME)	(NAME)	
1350 Rosa L. Parks Blvd #239	**12001 N. Central Expressway, Suite 750**	**081120T23900CO**
(ADDRESS)	(ADDRESS)	
Nashville, TN 37208	**Dallas, TX 75243**	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, I/we **WERTHAN V. LOFTS LLC,** hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto **MATTHEW M. KUMAR, A SINGLE MAN BOJANA ZIVAK, A SINGLE WOMAN AS TENANTS IN COMMON WITH THE RIGHT OF SURVIVORSHIP,** hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in **DAVIDSON** COUNTY, STATE OF **TENNESSEE**, described as follows, to wit:

Land in Davidson County, Tennessee, being Unit 239, WERTHAN LOFTS IV AND V CONDOMINIUMS, PHASE V, as established under Master Deed of record in Instrument No. 20070117-0006776, corrected by Scrivener's Affidavit recorded at Instrument No. 20090421-0036270, amended at Instrument No. 20071220-0146056, corrected by Scrivener's Affidavit recorded at Instrument No. 20080118-0006036, amended at Instrument Nos. 20080211-0013846, 20110609-0044280, 20110713-0053571, 20120723-0064381, 20131230-0130918 and 20140725-0066210, in the Register's Office, Davidson County, Tennessee, to which master deed reference is hereby made for a more particular description of said unit.

Being part of the same property conveyed to Werthan V Lofts, LLC, a Tennessee limited liability company by Special Warranty Deed from 2120 Restoration, GP, a Tennessee general partnership, successor by conversion to 2120 Restoration, LLC, recorded on the 17th day of January, 2014 in Instrument No. 20140117-0004997, in the Register's Office of Davidson County, Tennessee.

This conveyance is subject to:
- County of Davidson taxes for the year 2015 and subsequent years, a lien not yet due and payable.
- Restrictions, dedications, conditions, reservations, easements and other matters shown on the plat of WERTHAN LOFTS, as recorded in Instrument No. 20070103-0001325.
- Covenants, Conditions and Restrictions for Phillips-Jackson Street Redevelopment Plan recorded in Book 9183, Page 130 and Book 11625, Page 280 and Instrument Nos. 20020425-0051069, 20130903-0092714 and 20130903-0092717.
- License Agreement recorded at Instrument No. 20090526-0048069, amended at Instrument No. 20130222-0018099.
- Easement for Public Utilities and Drainage recorded at Instrument No. 20120831-0079083.
- Charter of Homeowners Association recorded at Instrument Nos. 20031027-0157822 and 20080111-0003459.
- Conditions, covenants, reservations, requirements, restrictions, options, burdens, agreements, undertakings, assessments and other provisions contained in or incorporated by reference into the Master Deeds of record in Instrument No. 20031023-0157113 , as amended by instrument(s) of record in Instrument Nos. 20040521-0059936, 20040712-0082926, 20050202-0012489, 20051230-0156950, 20060901-0108138, 20070117-0006776 and 20071220-0146056, corrected at Instrument No. 20080118-0006036, amended at Instrument Nos. 20080211-0013846, 20110609-0044280, 20110713-0053571, 20120723-0064381, 201301230-0130918 and 20140725-0066210; also subject to easements, rights and interests in favor of other unit owners, and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and building thereon.
- Easement for Driveway and Walkway Access recorded in Instrument No. 20031023-0157114.
- Easement for Light, Air and View recorded in Instrument No. 20080117-0005376, corrected in Instrument No. 20080118-0005860.

- Easement for Public Water recorded in Instrument No. 20070906-0106750.
- Easement for Alley recorded in Book 4718, Page 619.
- Easement for Storm Drainage recorded in Instrument No. 20061113-0139884.
- Easements recorded in Book 175, Page 137 and Book 1291, Page 593.
- Storm Water Detention Agreement recorded at Instrument No. 20061113-0139906.
- Easement for Stormwater Facilities and Systems recorded at Instrument No. 20120831-0078810.
- Easement for Parking recorded at Instrument No. 20050202-0012491.
- Any and all existing easements and restrictions as shown of record not stated herein.

The said Grantee, its heirs, successors and assigns, takes title to the property subject to the following restriction relating to its use, which shall be deemed a covenant running with the land but which shall terminate and be of no further force and effect five (5) years from December 30, 2014 (date of conveyance): the property must be owned by an individual or individuals whose household earnings at the time the individual enters into a binding purchase and sale agreement for the property are eighty percent (80%) or less of the median income for household size for the Nashville, Tennessee area as defined by the Department of Housing and Urban Development ("HUD"), as adjusted manually by HUD, and if rented, the property must be rented by an individual or individuals whose household earnings during the term of the lease are eighty percent (80%) or less of the median income for household size for the Nashville, Tennessee area as defined by HUD, as adjusted annually by HUD. The property is subject to the Affordable Restrictions as provided in the Master Deed of record in Instrument No. 20070117-0006776, corrected in Instrument No. 20090421-0036270, Amended in Instrument No. 20071220-0146056, corrected in Instrument No. 20080118-0006036, Amended in Instrument Nos. 20080211-0013846, 20110609-0044280, 20110713-0053571, 20120723-0064381, 20131230-013918 and 20140725-0066210, Register of Deeds, Davidson County, Tennessee.

This is **improved** property known as: **1350 Rosa L. Parks Blvd #239, Nashville, Tennessee 37208**.

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 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 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/our hand(s) this the 30th DAY OF DECEMBER, 2014.

Werthan V. Lofts LLC

BY: _____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Jenn Garrett, to me known (or proved to me on the basis of satisfactory evidence) to be the person described in and who acknowledged himself/herself to be the Secretary of Werthan V. Lofts LLC, the within named bargainor, a limited liability company, and that he/she as such Secretary executed the foregoing instrument for the purpose therein contained.

Witness my hand and official seal this the 30th day of December, 2014.

_____
Notary Public

My Commission Expires:

C. LOY CARNEY
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DAVIDSON
My Commission Expires August 23, 2016

RETURN TO:
Rudy Title and Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212