39-B

WARRANTY DEED

BILL GARRETT, Davidson County
Trans:T20150023522 DEEDWARR
Recvd: 03/31/15 12:38 2 pgs
Fees:13.00 Taxes:795.50
20150331-0027756

B-KW-15-320-509

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $215,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20th DAY OF MARCH, 2015.

Notary Public

MY COMMISSION EXPIRES: 9/8/18

(AFFIX SEAL)

DAVIDSON COUNTY, TN ANGELA Y. POSTON-WILLIAMSON STATE OF TENNESSEE NOTARY PUBLIC

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)
Todd R. Kelley	Everett Financial, Inc	
(NAME)	d/b/a Supreme Lending (NAME)	
320 Old Hickory Blvd #509	14801 Quorum Dr. Ste 300	**128-12-0-A-024.00CO**
(ADDRESS)	(ADDRESS)	
Nashville, TN 37221	Dallas, TX 75254	
(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 **MATTHEW RAY GARDNER, MARRIED,** hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto **TODD R. KELLEY,** 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:

A certain condominium located in Davidson County, Tennessee, being Unit No. 24, Building No. 5 of Eagle Ridge at the Reserve, Section 5, Phase 1A, a Condominium Development established pursuant to the provision of the Tennessee Horizontal Property Act as the same is set out in Section 66-27-101, et seq. of the Tennessee Code Annotated, under the Master Deed establishing Eagle Ridge at the Reserve of record in Instrument Number 20011011-0110875, as corrected by Scriveners Affidavit of record in Instrument No. 20051129-0143344, and Supplemented and Amended by Supplement and Amendment No. 3 to the Master Deed, of record in Instrument No. 20020313-0031651, in the Register's Office for Davidson County, Tennessee, and subject to the provisions and requirements thereof, and the By-Laws for the administration thereof, and all easements, rights, and interest 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 buildings thereof; said Unit being depicted on Exhibit A to the Supplement and Amendment No. 3 to the Master Deed of Eagle Ridge at the Reserve, of record as Instrument Number 20020313-0031651, Register's Office Davidson County, Tennessee; together with a percentage interest in the common elements and voting percentage as set forth in said Master Deed.

Being the same property conveyed to Matthew Ray Gardner by Quitclaim Deed from Natalie Farkas Gardner, of record in Instrument No. 20070511-0056486, Register's Office for Davidson County, Tennessee, dated April 30, 2007 and recorded on May 11, 2007. Stacy Stansell Gardner, spouse of Grantor, joins in the execution of this instrument for the purpose of conveying his/her marital interests if any in the subject property.

This conveyance is subject to:

- Taxes for the year 2015 a lien, not yet due and payable.
- If improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which improvements are completed as defined by statute. We assume no liability for taxes assessed by correction pursuant to the provisions of Tennessee Code Annotated, Section 67-5-603 et seq.
- Subject to all matters shown on the Plan of record in Plat Book 7900, Pages 896 through 898, inclusive, Register's Office for Davidson County, Tennessee.
- All matters shown on the Fourth Revision of Subdivision of Phase 1- Nashville Highlands, of record at Instrument No. 20041019-0125465, Register's Office of Davidson County, Tennessee.
- Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the Declaration for Eagle Ridge at the Reserve of record in Instrument No. 20010116-0004521, Register's Office for Davidson County, Tennessee, with By-Laws appended thereto, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap but does not discriminate against handicapped persons.
- The premises herein insured is a condominium apartment established pursuant to the provisions of the Tennessee Horizontal Property Act as the same is set out in Section 66-27-101, et seq., of the Tennessee

Code Annotated, and is subject to the provisions and requirements thereof and is subject to the By-Laws for the administration thereof; also subject to the easements, rights and interest 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 buildings thereon; and also including without limitations, all conditions, covenants, restrictions, options, burdens, assessments and other undertakings contained in the Master Deed establishing a Horizontal Property Regime of Eagle Ridge at the Reserve of record in Instrument Number 20011011-0110875, as corrected by Scriveners Affidavit of record in Instrument No. 20051129-0143344, and supplemented and amended in Instrument No. 20020313-0031651, Register's Office for Davidson County, Tennessee, with By-Laws of Eagle Ridge at the Reserve Homeowners' Association, Inc., appended thereto as Exhibit "C".

- Charter for Eagle Ridge at the Reserve HOA of record in Instrument Number 20010112-0003836, amended in Instrument Number 20010112-0003839, in the Register's Office for Davidson County, Tennessee.
- Subject to all matters shown on the Plan attached as Exhibit "A" to the Supplement and Amendment No. 3 to the Master Deed of Eagle Ridge at the Reserve, of record as Instrument Number 20020313-0031651, Register's Office of Davidson County, Tennessee.
- Drainage facility easement of record in Book 8083, Page 534, in the Register's Office for Davidson County, Tennessee.
- Drainage easement of record in Book 7861, Page 559, in the Register's Office for Davidson County, Tennessee.
- Easement Agreement of record in Book 5074, Page 945, in the Register's Office for Davidson County, Tennessee.
- Storm water detention agreement of record in Instrument Number 20001103-0109348, in the Register's Office for Davidson County, Tennessee.
- Option Agreements of record in Book 3074, Page 586 and Book 9600, page 924, in the Register's Office for Davidson County, Tennessee.
- Grant of Easement of record in Instrument Number 20140924-0087653, in the Register's Office for DavidsonCounty, Tennessee.
- Subject to rights of others in and to the common areas and/or elements.
- Rights and easements of adjoining landowners in and to any party wall(s) located on the insured parcel.
- Any and all existing easements and restrictions as shown of record not stated herein

This is **improved** property known as: **320 Old Hickory Blvd #509 , Nashville, Tennessee 37221**.

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 20th DAY OF MARCH, 2015.

Matthew Ray Gardner

Stacy Stansell Gardner

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, MATTHEW RAY GARDNER AND STACY STANSELL GARDNER, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 20th of March, 2015.

Notary Public
My Commission Expires:
(SEAL)

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