THIS INSTRUMENT PREPARED BY:
Midtown Title, LLC
1704 Charlotte Avenue #105
Nashville, Tennessee 37203
M15-1710

Address New Owner(s)	Send Tax Bills To:	Map-Parcel Number(s)
Sandra J. Carruthers 7432 Somerset Place Nashville, TN 37221	**NFM, Inc., DBA NFM Lending** **505 Progress Drive** **Linthicum, MD 21090**	141-15-D-123.00

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater, for this transfer is $295,000.00

Affiant

Subscribed and sworn to before me, this the 11th day of August, 2015.

Notary Public

My Commission Expires: 10/18/16
(Affix Seal)

DANA DELWORTH
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

BILL GARRETT, Davidson County
Trans:T20150068125 DEEDWARR
Recvd: 08/13/15 15:49 2 pgs
Fees:13.00 Taxes:1091.50
20150813-0081371

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 ($10.00) DOLLARS, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged. We **Robert F. Chaffin, unmarried,** hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto **Sandra J. Carruthers, an unmarried woman,** 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 Lot No. 123 on the Plan of the Resubdivision of Lots 67-73, 121-127 and a portion of open space, Phase II, Sheffield on the Harpeth, of record in Plat Book 6900, page 985, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description of said lot.

Being the same property conveyed to Robert F. Chaffin and wife, Mary F. Chaffin by Warranty Deed from James M. Council and wife, Deborah J. Council, dated March 14, 2001, recorded March 15, 2001, of record in Instrument No. 20010315-0024645, Register's Office for Davidson County, Tennessee. The said Mary F. Chaffin having since died on August 7, 2014, property passing to Robert F. Chaffin as sole surviving heir in the entirety.

This is ☒ Improved OR ☐ Unimproved property located at: **7432 Somerset Place, Nashville, TN 37221**

This conveyance is made subject to (1) Property taxes for the year 2015, a lien not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with the Grantor paying their prorated share thereof to Grantee who will be responsible for payment of said taxes. (2) all applicable zoning ordinances (3) utility, sewer, drainage and other easements of record, (4) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record, (5) building restrictions, and (6) other matters of public record.

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. 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.

IN WITNESS WHEREOF, Grantor has executed this instrument on this **11th** day of **August, 2015.**

GRANTOR(S)

Robert F. Chaffin

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned a Notary Public in and for said County and State, duly commissioned and qualified, personally appeared **Robert F. Chaffin** to me known to the persons described in and who executed the foregoing instrument, and acknowledged that he executed the same for the purposes therein contained as his free Act and Deed.

Witness my hand and official seal on this the **11th** day of **August, 2015.**



Notary Public
My Commission Expires: 8/23/2016