THIS INSTRUMENT PREPARED BY:
James L. Grillot
900 S. Gay Street, 4th Floor
Knoxville, TN 37902

AFTER RECORDING RETURN TO:
BridgeTrust Title Group
1717 Alliant Avenue, Suite 5
Louisville, KY 40299

Send Tax Bills To: New Owner
Michelle L. Hall
3301 Beacon Hill Avenue
Pittsburgh, PA 15216

Map & Parcel No:
08607010600

File No: LB187006897-OS

BILL GARRETT, Davidson County
Trans:T20150110578 DEEDWARRSP
Recvd: 12/31/15 14:46 6 pgs
Fees:33.00 Taxes:555.00
20151231-0131696

TENNESSEE SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into this 28 day of December, 2015, by and between **Branch Banking and Trust Company, a North Carolina banking corporation,** party of the first part, and **Michelle L. Hall, married,** party of the second part,

WITNESSETH: That for and in consideration of **ONE HUNDRED FIFTY THOUSAND AND 00/100 DOLLARS ($150,000.00)**, cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot Number 87 on Plan of Phase II, Jackson's Retreat, of record in Plat Book 5200, Page 673, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Branch Banking and Trust Company by Quitclaim Deed dated October 21, 2014, from Secretary of Veterans Affairs, an Officer of the United States of America, recorded on the 17th day of November, 2014, in Instrument No. 20141117-0105928, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, its heirs, or successors and assigns in fee simple forever.

THE PREPARER OF THIS DEED MAKES NO REPRESENTATION AS TO THE STATUS OF THE TITLE TO THE PROPERTY DESCRIBED HEREIN. THIS DEED HAS BEEN PREPARED SOLELY FROM INFORMATION FURNISHED TO THE PREPARER WHO MAKES NO REPRESENTATION OTHER THAN THAT IT HAS BEEN ACCURATELY TRANSCRIBED FROM INFORMATION PROVIDED.

AND the party of the first part covenants with the party of the second part, that the party of the first part has done nothing to impair such title as the party of the first part received, and the party of the first part will warrant and defend the title against the lawful claims of all persons claiming by, under or through the party of the first part, except for the exceptions hereinafter stated.

Title to the property hereinabove described is specifically conveyed subject to the following exceptions: (a) the lien of ad valorem real property taxes and assessments for the current year and for subsequent years; (b) all easements, covenants, conditions, restrictions, and other agreements of record encumbering the property hereby conveyed and any created or conveyed by the party of the first part; (c) all matters which would be disclosed by a current, accurate on the ground survey, of the property hereby conveyed; and (d) zoning, land use and building laws, regulations and ordinances affecting the property hereby conveyed.

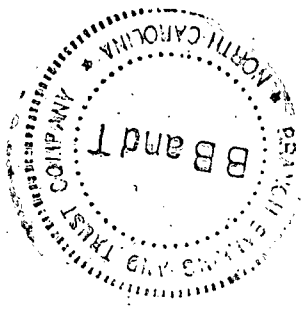
The property hereinabove described is conveyed on an "AS IS, WHERE IS" condition and basis, and the party of the first part has not made, does not make and specifically negates and disclaims any representations, warranties, promises, covenants, agreements or guaranties of any kind or character whatsoever, whether express or implied, oral or written, past, present, or future, of, as to, concerning or with respect to: (a) the value, nature, quality or condition of the property hereinabove described, (b) the suitability of the property hereinabove described for any activities and uses, (c) the habitability, merchantability, marketability, profitability or fitness for a particular purpose of the property hereinabove described, or (d) any other matter with respect to the property except as to warranties of title as set forth herein.

The party of the second part hereby accepts the condition of the property hereinabove described AS IS, WHERE IS, with all faults.

Wherever the word "party" as used herein, it shall mean "parties" if there are more than one person referred to and whenever pronouns occur herein, they shall be construed according to their proper gender and number according to the context of this instrument.

IN WITNESS WHEREOF, party of the first part has caused this instrument to be executed by and through its duly authorized officer the day and year first above written.

Branch Banking and Trust Company, a North Carolina banking corporation



By: Cedric K. Lash

By: Cedric K. Lash
Title: Assistant Vice President

STATE OF North Carolina
COUNTY OF: Davidson

Before me, the undersigned authority, a Notary Public in and for said State and County aforesaid, personally appeared **Cedric K. Lash,** with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the **Assistant Vice President of Branch Banking and Trust Company, a North Carolina banking corporation**, the within named bargainor, and that he as such **Assistant Vice President**, being authorized to do so, executed the foregoing instrument for the purposes therein contained by personally signing the name of the banking corporation by himself as such **Assistant Vice President**.

WITNESS my hand and Official Seal at office this 28 **day of** December, 2015

Kimberly T. Vaughn
Notary Public

My Commission Expires: April 2, 2018

KIMBERLY T. VAUGHN
Notary Public
Davidson Co., North Carolina
My Commission Expires Apr. 2, 2018

STATE OF North Carolina
COUNTY OF: Davidson

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is **$150,000.00**, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Cedric K. Lash
Affiant

Cedric Lash
Assistant Vice President

Subscribed and sworn to before me, this the 28 day of December, 20 15.

Kimberly T. Vaughn
Notary Public

My Commission Expires: Apr. 2, 2018

KIMBERLY T. VAUGHN
Notary Public
Davidson Co., North Carolina
My Commission Expires Apr. 2, 2018

Property address:
1256 Jacksons Hill Road
Hermitage, TN 37076

CERTIFICATE OF INCUMBENCY

I, the undersigned, being the duly elected and acting Assistant Corporate Secretary of Branch Banking and Trust Company ("BB&T"), a North Carolina banking corporation, hereby certify as follows:

1. I am familiar with BB&T's Articles of Incorporation and Bylaws. A true excerpt of Article VI, Sections 1-4 of the Bylaws is attached hereto as Exhibit A and incorporated here by reference.

2. Cedric K. Lash, is a duly elected Assistant Vice President of BB&T and is authorized to execute any and all contracts, deeds, and instruments that are credit or loan related on behalf of BB&T (including any instructions to securities intermediaries), in accordance with the Bylaws of BB&T without any other signature or approval, and that such contract, deed or instrument executed by Cedric K. Lash is binding upon BB&T.

Katrina D. Ramey, Assistant Corporate Secretary

STATE OF NORTH CAROLINA
COUNTY OF FORSYTH

I, a Notary Public of the County and State aforesaid, certify that Katrina D. Ramey appeared before me this day and acknowledged the execution of the foregoing instrument in her capacity as Assistant Corporate Secretary of Branch Banking and Trust Company, a North Carolina banking corporation.

Witness my hand and official stamp or seal, the 12th day of May, 2015.

My commission expires:
6/20/16

(Notary Seal)

Notary Public

EMILY M CRAWFORD THERIAULT
Notary Public
North Carolina
Alamance County

Exhibit A

ARTICLE VI

Contracts, Loans and Deposits

1. Contracts: The Board of Directors may authorize such officers as it deems appropriate to enter into any contract or execute and deliver any instrument on behalf of the bank, and such authority may be general or confined to specific instances. In addition, unless the Board determines otherwise, each officer of the bank shall have such authority as may be incident to his or her particular office to enter into contracts and execute and deliver instruments on behalf of the bank.

2. Loans: No loans shall be contracted on behalf of the bank, as debtor, and no evidence of indebtedness on behalf of the bank shall be issued in its name unless authorized by the Board of Directors. Such authority may be general or confined to specific instances.

3. Checks and Drafts: All checks, drafts or other orders for the payment of money issued in the name of the bank shall be signed by such officer or officers or agent or agents of the bank and in such manner as shall from time to time be determined by the Board of Directors or the Chief Executive Officer.

4. Deposits: All funds of the bank not otherwise employed shall be deposited from time to time to the credit of the bank in such depositories as may be selected by or under the authority of the Board of Directors.