WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $380,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th DAY OF JANUARY, 2016.

Notary Public

MY COMMISSION EXPIRES: 8/20/19 (AFFIX SEAL)

MEGAN PAULUS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY My Commission Expires 08-20-2019

P-BR-15-1607-T

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)
Lauren Morales	**F & M Bank**	
(NAME)	(NAME)	**083-10-187.00**
1607 Woodland St	**P.O. Box 451**	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37206	**Clarksville, TN 37041-0451**	
(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 **SPENCER D. CUMMINGS AND JULIE M. CUMMINGS, MARRIED,** hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto **LAUREN MORALES, UNMARRIED,** 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 Lot No. 4 on the Plan of W.R. Cornelius, Jr. Subdivision, of record in Plat Book 57, Page 124, 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 Spencer D. Cummings and Julie M. Cummings, husband and wife by Warranty Deed from Angela Page and Denise Dunco, of record in Instrument No. 20140924-0087918, Register's Office for Davidson County, Tennessee, dated September 18, 2014 and recorded on September 24, 2014.

This conveyance is subject to:
- All matters shown on Plan of record in Plat Book 57, Page 124, Register's Office for Davidson County, Tennessee; and
- Any and all existing easements and restrictions as shown of record not stated herein

This is **improved** property known as: **1607 Woodland St, Nashville, Tennessee 37206**.

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.

BILL GARRETT, Davidson County
Trans:T20160004462 DEEDWARR
Recvd: 01/19/16 10:19 2 pgs
Fees:13.00 Taxes:1406.00
20160119-0004827

Witness my/our hand(s) this the 15th DAY OF JANUARY, 2016.

Spencer D. Cummings

Julie M. Cummings

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, SPENCER D. CUMMINGS, 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 executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 15th of January, 2016.

Notary Public
My Commission Expires: 3-6-18
(SEAL)

JOHN GLEAVES NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

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

Witness my hand and official seal, this the 15th of January, 2016.

Notary Public
My Commission Expires: 3-6-18
(SEAL)

JOHN GLEAVES NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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