This instrument prepared by & return to: Fearnley, Martin & McDonald, PLLC
25 Century Blvd, Suite 402
Nashville, TN 37214

WARRANTY DEED

THIS INDENTURE made and entered into this 22nd day of January, 2016, by and between Second Opportunity of America, LLC, party of the first part, and Chau Ly and Canh Pham, wife and husband, party of the second part.

WITNESS: That for and in consideration of ten and no/100 Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, said party of the first part has bargained and sold and does hereby bargain, sell, convey, and confirm unto said party of the second part the following described real estate, situated and being in the County of Davidson, State of Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 25 A, Zone Lot Division, Lots Nos. 25, on the plan of Valley View Terrace, Phase II, as shown on plat of record in Plat Book 5200, Page 545, amending Plat Book 5200, Page 119, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being all or part of the same property conveyed to Second Opportunity of America, LLC by virtue of that certain Trustee's Deed dated August 5, 2015, at Instrument No. 20150807-0078698 in the Register's Office of Davidson County, Tennessee.

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, except for year 2016 Davidson County real property taxes, being a lien not yet due and payable and restrictions at Plat Book 5200, Page 119 and amended at Plat Book 5200, Page 545, Book 5603, Page 341, Book 5323, Page 310, Book 5733, Page 375, Book 6057, Page 950, and Book 6400, Page 902 in said Register's Office, Tennessee; 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.

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the party of the first part the day and year first above written.

Marco Morales

Second Opportunity of America, LLC
By: By Marco Morales, Manager

BILL GARRETT, Davidson County
Trans:T20160006634 DEEDWARR
Recvd: 01/26/16 10:13 3 pgs
Fees:18.00 Taxes:199.80

20160126-0007298

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT **CIVIL CODE § 1189**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of ~~California~~ Arizona)
County of Maricopa)

On 1/22/2016 before me, Damaris Aviles,
Date *Here Insert Name and Title of the Officer*

personally appeared Marco Morales
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS ~~my hand~~ and official seal.

DAMARIS AVILES
Notary Public, State of Arizona
Maricopa County
My Commission Expires
May 22, 2017

Signature Damaris Aviles
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document
Title or Type of Document: Warranty Deed
Document Date: 1/22/16 Number of Pages: 2
Signer(s) Other Than Named Above:

Capacity(ies) Claimed by Signer(s)

Signer's Name: Marco Morales
☒ Corporate Officer — Title(s): ~~Manager~~
☐ Partner — ☐ Limited ☐ General
☐ Individual ☐ Attorney in Fact
☐ Trustee ☐ Guardian or Conservator
☐ Other:
Signer Is Representing: Second Opportunity ~~America, LLC~~

Signer's Name:
☐ Corporate Officer — Title(s):
☐ Partner — ☐ Limited ☐ General
☐ Individual ☐ Attorney in Fact
☐ Trustee ☐ Guardian or Conservator
☐ Other:
Signer Is Representing:

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Property Owner & Address: Chau Ly and Canh Pham
P.O. Box 90678
Nashville, TN 37209

Tax Parcel No 13308012100

Property Address: 477 Cathy Jo Circle
Nashville, TN 37211

MAIL TAX
BILLS TO: owners at owner's address

STATE OF TENNESSEE
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 of value of the property transferred, whichever is greater is $54,000.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

Canh Pham
AFFIANT

SUBSCRIBED AND SWORN TO before me this 22nd day of January, 2016.

Memorie White
Notary Public

My Commission Expires: 7.3.17

MEMORIE WHITE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY