BILL GARRETT, Davidson County
Trans:T20160039078 DEEDWARRSP
Recvd: 05/11/16 08:46 4 pgs
Fees:23.00 Taxes:1252.82
20160511-0046607

This instrument prepared by:
Shawn R Freibert
Attorney at Law
800 Lily Creek Road, Ste. 102
Louisville, Kentucky 40243
(502)238-7500

File No.: 19397
MGIC No.: 25776772

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into this 15th **day of April, 2016**, by and between **Mortgage Guaranty Insurance Company, a Wisconsin Corporation, 270 East Kilbourn Avenue, Milwaukee, WI 53202**, party of the first part, **Edward G. Howard ,** Widowed**, Philip A. Howard** and **Teresa A. Howard,** husband and wife**, 2008 Hawks Nest Drive, Hermitage , TN 37076** party of the second part,

WITNESSETH: That for and in consideration of Ten Dollars ($10.00), 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 City of **Hermitage**, County of **Davidson**, State of **Tennessee**, to wit:

See Exhibit "A" attached hereto and made a part hereof

Being the same property conveyed to party of the first part, herein shown in:
Instrument **# 20160304-0020898** in said Register's office.

This conveyance is made subject to:
1) Real Property Taxes which have been assumed by party of the second part; 2) All restrictions of record; 3) All easements of records; 4) All visible easements; 5) All matters appearing on the plan of record; if any 6) All applicable governmental and zoning regulations.

Parcel ID # **098 06 0A 182.00**
X Improved OR
Unimproved property located at: **2008 Hawks Nest Drive, Hermitage TN 37076**

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

The said party of the first part does hereby covenant with the said party of the second part that he/she is lawfully seized in fee simple of the aforedescribed real estate; that he/she has good right to sell and convey the same; that the same is unencumbered, EXCEPT as set forth herein, and that the title and quiet possession thereto he/she warrants and forever defends against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, 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 on the day and year first above written.

Mortgage Guaranty Insurance Company, a Wisconsin Corporation

BY : Kurt J. Armbrust

Title: Assistant Vice President

State of **Wisconsin**

County of Milwaukee

Before me, Cheryl Luedke of the State and County mentioned, personally appeared Kurt J. Armbrust as Assistant Vice President with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged such person to be Assistant Vice President of **Mortgage Guaranty Insurance Company, a Wisconsin Corporation** the within named party of the first part, a corporation, and that such Assistant Vice President executed the foregoing instrument for the purposed therein contained, by personally signing on behalf of the corporation.

Witness my hand and Seal at office in this **15th day of April, 2016**

Notary Public, Cheryl Luedke

My Commission Expires: 11/29/2019

****

Owner's Name and Address: **Mortgage Guaranty Insurance Company**

270 East Kilbourn Avenue
Milwaukee, WI 53202

Mail tax bills to, (Person or Agency responsible for payment of taxes)

Philip A. Howard, Edward G. Howard, Teresa A. Howard
2008 Hawks Nest Drive
Hermitage TN 37076

I, or we, hereby swear and affirm that, to the best of the affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is **$338,600.00** which amount is equal or greater than the amount which the property transferred would command at a fair and voluntary sale.

Mortgage Guaranty Insurance Company, a Wisconsin Corporation



By: Kurt J. Armbrust

Assistant Vice President

Title: Assistant Vice President

Party of the first part

Subscribed and sworn to before me this **15, day of April, 2016**

Notary Public, Cheryl Luedke

My Commission Expires: 11/29/2019

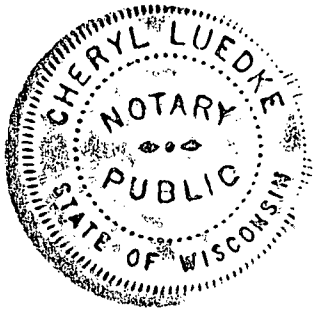


Exhibit "A"

ALL THAT PROPERTY DESCRIBED AS BEING IN HERMITAGE, COUNTY OF DAVIDSON, STATE OF TENNESSEE, TO WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 166, ON THE PLAN OF PHASE TWO, SECTION A, BRIDGEWATER, OF RECORD IN INSTRUMENT NO. 20061207-0151485, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A COMPLETE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO FEDERAL NATIONAL MORTGAGE ASSOCIATION, BY SUBSTITUTE TRUSTEE'S DEED DATED OCTOBER 16, 2015, RECORDED OCTOBER 16, 2015, IN INSTRUMENT NUMBER 20151016-0105607, IN THE OFFICE AFORESAID; AND THEN FURTHER CONVEYED TO MORTGAGE GUARANTY INSURANCE CORPORATION BY SPECIAL WARRANTY DEED DATED FEBRUARY 8, 2016 AND RECORDED ON MARCH 4, 2016 IN INSTRUMENT NUMBER 20160304-0020898 IN THE OFFICE OF THE REGISTER OF DEEDS, DAVIDSON COUNTY, TENNESSEE.