WARRANTY DEED

BILL GARRETT, Davidson County
Trans:T20160054252 DEEDWARR
Recvd: 06/24/16 15:19 2 pgs
Fees:13.00 Taxes:1091.50
20160624-0064908

R-VRES-16-1221-T

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 22nd DAY OF JUNE, 2016.

Notary Public

MY COMMISSION EXPIRES: 10/18/16

(AFFIX SEAL)

DANA DELWORTH STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

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)
Minesh B. Patel and Binaka M. Patel Bharatkumar C. Patel	**F&M Bank**	
(NAME)	(NAME)	**097-02-0A-181.00-CO**
1221 Riverbirch Way	**P.O. Box 451**	
(ADDRESS)	(ADDRESS)	
Hermitage, TN 37076-3592	**Clarksville, TN 37041-0451**	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged, **SUSAN E. UMBACH, TRUSTEE OF THE UMBACH FAMILY TRUST DATED 1/15/07, AMENDED 9/22/2009 AND FURTHER AMENDED 12/5/2012 FOR THE BENEFIT OF SUSAN E. UMBACH,** hereinafter called the Grantor(s), has/have bargained and sold, and by these presents do/does transfer and convey unto **MINESH B. PATEL AND BINAKA M. PATEL, HUSBAND AND WIFE AND BHARAT PATEL, MARRIED,** hereinafter called the Grantee(s), his/her/its/their heirs, successors 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. 181 on the Plan of Final Plat Villages of Riverwood Section One Phase 2B of record in Plat at Instrument No. 20120510-0040662, 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 Susan E. Umbach, Trustee of The Umbach Family Trust dated 1/15/07, amended 9/22/2009 for the benefit of Susan E. Umbach by Warranty deed from Beazer Homes Corp., a Tennessee Corporation of record in Instrument No. 20121228-0119960 Register's Office for Davidson County, Tennessee, dated December 21, 2012 and recorded on December 28, 2012.

This conveyance is subject to:
- Taxes for the year 2016, a lien not yet due and payable;
- Subject to all matters shown on the Plan of record as Instrument Number 20120510-0040662, Register's Office of Davidson County, Tennessee;
- Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the Declaration of Covenants, Conditions and Restrictions for the Villages of Riverwood, of record in Instrument Number 20080408-0035557, as supplemented in Instrument Number 20110427-0032201 and in Instrument No. 20140424-0034613, Register's Office for Davidson County, Tennessee;
- Deed of common areas to HOA of record in Instrument Number 20080630-0067054, Instrument Number 20100108-0001971 and Instrument Number 20110427-0032200, in the Register's Office for Davidson County, Tennessee;
- Subject to all matters shown on the Plan of record in Chancery Court Book 2, Page 160, Register's Office for Davidson County, Tennessee;
- Transmission Line Easment of record in Book 4586, Page 242, in the Register's Office for Davidson County, Tennessee;
- Storm water detention agreement of record in Instrument Number 20070713-0083651, in the Register's Office for Davidson County, Tennessee;
- Easement for Villages of Riverwood of record in Instrument Number 20081209-0118828, in the Register's Office for Davidson County, Tennessee;
- Easement to Comcast of record in Instrument Number 20090109-0002454, in the Register's Office for Davidson County, Tennessee;
- Sanitary sewer & pumping station easement of record in Instrument Number 20051219-0152201, in the Register's Office for Davidson County, Tennessee;
- Storm water drainage easement of record in Instrument Number 20051219-0152202, in the Register's Office for Davidson County, Tennessee;

- Storm water drainage easement of record in Instrument Number 20100108-0001965 and Instrument Number 20100108-0001966, in the Register's Office for Davidson County, Tennessee;
- Slope easement of record in Instrument Number 20100108-0001967 and Instrument Number 20100108-0001968, in the Register's Office for Davidson County, Tennessee;
- Easement of record in Book 7621, Page 276, Book 4764, page 324 and Book 4049, page 395, in the Register's Office for Davidson County, Tennessee;
- Easement(s) to the United States of America of record in Book 4586, Page 242, in the Register's Office for Davidson County, Tennessee;
- Subject to rights of others in and to the common areas and/or elements;
- Any and all existing easements and restrictions as shown of record not stated herein

This is **improved** property known as: **1221 Riverbirch Way, Hermitage, Tennessee 37076-3592**.

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.

Witness my/our hand(s) this the 22nd DAY OF JUNE, 2016.

The Umbach Family Trust dated 1/15/07, amended 9/22/2009, and further amended 12/5/2012 for the benefit of Susan E. Umbach

Susan E Umbach Trustee, by Paul C. Attorney in Fact

Susan E. Umbach, Trustee, by Paul C. Umbach, Jr, Attorney In Fact

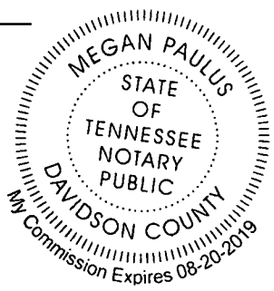
STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Paul C. Umbach, Jr., to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of SUSAN E. UMBACH, TRUSTEE OF THE UMBACH FAMILY TRUST DATED 1/15/07, AMENDED 9/22/2009 AND FURTHER AMENDED 12/5/2012 FOR THE BENEFIT OF SUSAN E. UMBACH, and who acknowledged he/she/they executed the same as the free act and deed of the said SUSAN E. UMBACH, TRUSTEE OF THE UMBACH FAMILY TRUST DATED 1/15/07, AMENDED 9/22/2009 AND FURTHER AMENDED 12/5/2012 FOR THE BENEFIT OF SUSAN E. UMBACH.

Witness my hand and official seal, this the 22nd of June, 2016.

Megan Paulus

Notary Public
My Commission Expires: 8/20/19
(SEAL)



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