WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $267,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS 1 day of Jun, 2018.

Notary Public

MY COMMISSION EXPIRES: 7.17.21

(AFFIX SEAL)

DAVID R. A. ROETGER STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY

THIS INSTRUMENT WAS PREPARED BY
Foundation Title and Escrow Main , 277 Mallory Station Rd, Suite 102, Franklin, TN 37067

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NO(S).
Cha En Pwo	Cardinal Financial Company, Limited Partnership	174 01 0A 187.00
(NAME)	(NAME) 3701 Arco Corporate Drive, Ste 200	
(ADDRESS)	(ADDRESS) Charlotte, NC 28273	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of Two Hundred Sixty-Seven Thousand And No/100 Dollars ($267,000.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, I/WE, **Ram Koirala, a married man and Govinda Koirala, a single man**, hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto **Cha En Pwo, a single man**, hereinafter called the Grantees, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Being all of Lot No. 187, as shown on the plan of the Resubdivision of Lots 186, 222 and 223, Rivendell Woods, Phase One, Section One, according to plat survey and appearing of record in Instrument Number 20121102-0100778, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of location and description of said lot.

Being the same property conveyed to Ram Koirala, a married man and Govinda Koirala, a single man by Warranty Deed from Ole South Properties, Inc., a Tennessee Corporation dated April 9, 2013 and recorded April 16, 2013 as Instrument No. 20130416-0037657 in said Register's Office for Davidson County, Tennessee.

Neeru Koirala joins in the execution of this deed to convey any interest she might have in the above described property, particularly any marital interest.

Bill Garrett Davidson County
Batch# 99298 DEEDWARR
06/01/2018 02:15:30 PM 4 pgs
Fees: $23.00 Taxes: $987.90
20180601-0052500

File Number: FND-183812FC

This conveyance is subject to (a) all restrictions of record; (b) all easements of record; (c) all visible easements; (d) all matters appearing on the plan(s) of record; and (e) all matters referenced in the master deed and by-laws; and (f) all applicable government and zoning regulations.

unimproved ☐
This is improved ☒ property, known as 1053 Shire Drive, Antioch, TN 37013

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantees, their heirs and assigns forever; and we do covenant with the said Grantees that we are lawfully seized and possessed of said land in fee simple, has 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 Grantees, 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 our hands this 1 day of June, 2018.

Ram Koirala

Neeru Koirala

Govinda Koirala

STATE OF TENNESSEE

COUNTY OF Davidson

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State aforesaid, the within-named Ram Koirala and Neeru Koirala, husband and wife and Govinda Koirala, a single man, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that such person executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 1st of June, 2018.

Notary Public

My Commission Expires: 7-17-21

(SEAL)

DAVID R. A. ROETGER
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

File Number: FND-183812FC

FINAL PROPERTY DISCLOSURE

NOTE: This form should be completed by the Seller(s) as appropriate and furnished to the buyer prior to, or at the time of, closing of the sale and purchase of the property sold. A copy should be retained as proof of compliance with the requirements of the law.

Seller(s): Ram Koirala and Govinda Koirala

Buyer(s): Cha En Pwo

Property: 1053 Shire Drive, Antioch, TN 37013

Pursuant to the disclosure requirements of the "Tennessee Residential Property Disclosure Act" Tennessee Code annotated 66-5-201, et seq., the undersigned Seller hereby supplements the Residential Property Condition Disclosure information previously furnished by Seller to Buyer, as follow (Seller(s) initial or otherwise mark the appropriate line and write out the changes if any are reported):

NO CHANGES

☑ To the best of the knowledge, information and belief of the undersigned, the condition of the Property sold is substantially the same as it was when the Residential Property Condition Disclosure form was provided to the buyer.

CHANGES TO REPORT

☐ The changes shown below, which may be material to the physical condition of the Property, have occurred or been observed since the Residential Property Condition Disclosure form was provided to the Buyer. This statement is given in good faith to the best of Seller's knowledge, information and belief, and is not intended to create warranties or guarantees which are now already made in the specific provisions of the contract or imposed by applicable law.

CHANGES REPORTED

This statement is given in good faith to the best of Seller's knowledge, information and belief, and is not intended to create warranties or guarantees which are not already made in the specific provisions of the contract or imposed by applicable law.

In Witness Whereof, the information herein is certified by Buyer and Seller at closing of the transaction on June 1, 2018, for delivery to Buyer.

Ram Koirala — DATE AND TIME: 6/1/18

Govinda Koirala

Cha En Pwo — DATE AND TIME: 6/1/18

True Copy Certification

I, Penny Y. Ray, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Signature

State of Tennessee
County of Williamson

Personally appeared before me, Patricia Haggard a notary public for this county and state, Penny Y. Ray who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My Commission Expires: 5/6/19
Notary' Seal (if on paper)

PATRICIA HAGGARD
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires 05-06-2019