Karen Johnson Davidson County
Batch# 255792 DEEDWARRSP
07/11/2019 01:00:30 PM 8 pgs
Fees: $42.00 Taxes: $0.00
20190711-0067754

PREPARED BY AND RETURN TO:
RUBIN LUBLIN, LLC
3145 AVALON RIDGE PLACE
SUITE 100
PEACHTREE CORNERS, GA 30071
(770) 246-3300

SPECIAL WARRANTY DEED

Name and Address of New Owner:	Improved Property Known as:	Send Tax Bills to:
SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES Department of Veterans Affairs Loan Guaranty Service 3401 West End Avenue Suite 760W Nashville, TN 37203	3065 BRANTLEY DRIVE ANTIOCH, TN 37013	SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES Department of Veterans Affairs Loan Guaranty Service 3401 West End Avenue Suite 760W Nashville, TN 37203

MAP PARCEL NUMBER: 15002023000

THIS INDENTURE, dated June 20, 2019, between **CITIZENS BANK NA** Grantor, whose address is 425 Phillips Blvd., Ewing, NJ 08618 and the SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES whose address is Department of Veterans Affairs Loan Guaranty Service, 3401 West End Avenue, Suite 760W, Nashville, TN 37203, Grantee.

WITNESSETH, THAT:

The Grantor, for and in consideration of the sum of Ten Dollars ($10.00) and other valuable consideration, in hand paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed, and confirmed, and by these presents, does grant, bargain, sell, alien, convey and confirm unto the Grantee, its successors and assigns, the following described property, situated in Davidson County, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING ALL OF LOT 176 ON THE PLAN OF RESUBDIVISION OF LOT 16, PERCY PRIEST MEADOWS ADDITION, SECTION ONE AND LOT 176 HARBOR GATE, SECTION TWO REVISED, OF RECORD IN PLAT BOOK 6050, PAGE 503, WHICH AMENDS PLAT OF RECORD IN PLAT BOOK 6200, PAGE 509, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO CITIZENS BANK NA, HEREIN BY SUBSTITUTE TRUSTEE'S DEED OF RECORD IN INSTRUMENT NUMBER 20190515-0045811, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This entity is tax exempt.

TO HAVE AND TO HOLD, the said property hereinbefore described, together with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the Grantee, his successors and assigns, in fee simple; and the Grantor specially warrants the title to the said bargained property above described against the lawful claims of all persona claiming by, through and under the Grantor.

SUBJECT TO any Subdivision Restrictions, Building Lines and Easements, if any, of record in said Register's Office.

IN WITNESS WHEREOF, the Grantor has caused this instrument to be executed THIS THE 20 DAY OF June, 2019

CENLAR FSB AS ATTORNEY IN FACT FOR CITIZENS BANK NA

By: _____ (L.S.)
Printed Name: Andrea Wiley
Title: Vice President-Document Execution

STATE OF NJ

COUNTY OF Mercer

Before me, Stacy Sutyinszky [Notary Public], of the State and County aforesaid, personally appeared Andrea Wiley with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged himself/herself to be the VP Doc Exec [title] of Cenlar FSB, the within named bargainor, and that he/she as such VP Doc Exec [title], executed the foregoing instrument for the purpose therein contained, by signing the name of Cenlar FSB, by himself/herself as such officer.

WITNESS my hand and seal, this 20 day of June, 2019

_____
Notary Public

My commission expires: _____

(Notary Seal)

STACY SUTYINSZKY
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires September 13, 2021
ID# 50045712

AFFIDAVIT OF VALUE

STATE OF NJ
COUNTY OF Mercer

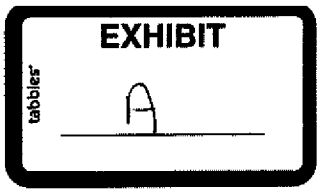
I, or we, hereby swear or affirm that to the best of affiant's knowledge, information and belief, the actual consideration for the transfer or the value of the property transferred, whichever is greater, is *$193,230.95, (*TAX EXEMPT – GOVERNMENT ENTITY) which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Andrea Wiley
Affiant Printed Name Andrea Wiley
Title: Vice President-Document Execution of

Subscribed and sworn to before me on
this the 26 day of June, 2019

Notary Public
My commission expires: _____
(Notary Seal)

STACY SUTYINSZKY
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires September 13, 2021
ID# 50045712



FORM OF LIMITED POWER OF ATTORNEY

Karen Johnson Davidson County
Batch# 254963 POA
07/10/2019 01:26:30 PM 4 pgs
Fees: $22.00 Taxes: $0.00
20190710-0067248

WHEN RECORDED RETURN TO:
Cenlar FSB
Attn: Christopher O'Connor
425 Phillips Boulevard
Ewing, NJ 08618

PREPARED BY:
Citizens Bank, N.A.
Attn: Michael J. Sweklo
6100 Tower Circle, Suite 600
Franklin, TN 37067

LIMITED POWER OF ATTORNEY

Citizens Bank, N.A. (the "Company"), with offices located in 6100 Tower Circle, Suite 600, Franklin, TN 37067 hereby constitutes and appoints Cenlar FSB ("Cenlar"), a federal savings bank, its true and lawful Attorney-In-Fact, and in its name place and stead and for its use and benefits hereby authorizes the aforesaid Attorney-In-Fact by and through any officers appointed by the Board of Directors or Executive Committee of Cenlar to execute and acknowledge in writing or by facsimile stamp or otherwise all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (6) below. This Limited Power of Attorney is being issued in connection with the servicing by Cenlar of certain loans (the "Loans") on behalf of the Company pursuant to that certain Subservicing Agreement, dated as of May 8, 2009, as may be amended from time to time (the "Subservicing Agreement") for the purpose of performing all acts and executing all documents in the name of the Company necessary and incidental to the servicing of said Loans, including but not limited to:

1. Foreclosing delinquent loans or discontinuing such foreclosure proceedings, including, but not limited to, the execution of notices of default, notices of sale, assignments of bids, and assignments of deficiency judgments, and appearing in the prosecuting bankruptcy proceedings:

2. Selling, transferring or otherwise disposing of real property acquired through foreclosure or otherwise, including, but not limited to, executing all contracts, agreements, deeds, assignments or other instruments necessary to effect such sale, transfer or disposition, and receiving proceeds and endorsing checks made payable to the order of the Company from such proceedings;

3. Preparing, executing, and delivering satisfactions, cancellations, discharges, list note instruments, or full or partial releases of lien, subordination agreements, modification agreements, assumption agreements, substitutions of trustees under deeds of trust, and UCC-3 Continuation Statements;

4. Endorsing promissory notes and executing assignments of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes in connection with loans for which Cenlar has received full payment of all outstanding amounts due on behalf of the Company;

5. Endorsing insurance proceeds checks and mortgage payment checks to the order of the Company;

6. Negotiating and executing modification agreements; and

7. Any and all such other acts of any kind and nature whatsoever that are necessary and prudent to service the loans, including, without limitation, delegating the authority granted herein to necessary third parties, including but not limited to law firms or trust companies and each of their officers, directors, employees, agents and assigns.

The undersigned gives to said Attorney-In-Fact full power and authority to do and perform all and every act and thing and whatsoever is necessary and proper to be done by authority hereof as fully, for all intents and purposes, as it the undersigned, might or could do and hereby ratifying and confirming all that said Attorney-In-Fact shall lawfully do or cause to be done by authority hereof. Third parties without actual notice may rely upon the power granted to said Attorney-In-Fact under this Limited Power of Attorney and may assume that upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Limited Power of Attorney has not been revoked unless an Instrument of Revocation has been recorded.

This Power of Attorney shall be effective as of the date set forth below, and shall remain in full force and effect until revoked.

IN WITNESS WHEREOF, Company has caused these presents to be signed and be impressed with its seal as of this 4th day of January, 2019.

Attest:

By: Michael J. Sweklo
Title: Senior Vice President

Witnesses:

Printed Name: Coleen Cassalia
Witness

Printed Name: DaphneBarnes
Witness

{2464/00072363.DOCX. 8/1/2018}

STATE OF TENNESSEE)

COUNTY OF WILLIAMSON)

On this 4th day of January, 2019 before me, a Notary Public in and for said State, personally appeared Michael J. Sweklo, known to me to be a Senior Vice President, the entity that executed the within instrument, and also known to me to be the person(s) who executed said instrument on behalf of said entity and acknowledged to me that such entity executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

(SEAL)

Julie Smith

Notary Public

My Commission Expires
January 13, 2020

JULIE SMITH
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY, TN

True Copy Certification

I, Jeff Horn, 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 Georgia

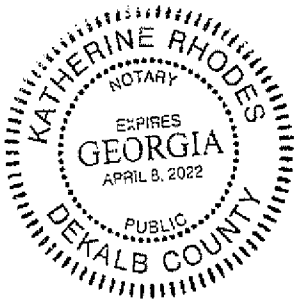
County of Gwinnett

Personally appeared before me, Katherine Rhodes, a Notary Public for this county and state, Jeff Horn who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

7-10-19
Date

Notary's Signature

My Commission Expires:
April 8, 2022
Notary Seal



True Copy Certification

I, Jeffrey C Horn, 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 Georgia

County of Gwinnett

Personally appeared before me, Katherine Rhodes, a Notary Public for this county and state, Jeffrey C Horn who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

6-24-19
Date

Notary's Signature

My Commission Expires:
Notary' Seal (if on paper)

KATHERINE RHODES NOTARY PUBLIC DEKALB COUNTY GEORGIA EXPIRES APRIL 8, 2022

201907110067754