This instrument prepared by:
Momentum Title, LLC
75 Industrial Drive
Mt. Juliet, TN 37122
File Number: 8-4083-LB

Karen Johnson Davidson County
Batch# 1190585 DEEDWARR
10/04/2024 03:41:30 PM 3 pgs
Fees: $18.00 Taxes: $1,812.63
20241004-0077400

STATE OF TENNESSEE
COUNTY OF Wilson

The actual consideration or value, whichever is greater, for this transfer is $489,900.00.

Affiant

DEBORAH BISSELL
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

Subscribed and sworn to before me, this the 4th day of October, 2024.

Notary Public
My Commission Expires: 3-2-27

Address New Owner(s)	Send Tax Bills To:	Map-Parcel Number(s)
Kristen Jean Ruga 2176 Riverway Drive Nashville, TN 37138	SWBC Mortgage Corporation 9311 San Pedro Ave Suite 100 San Antonio, TX 78216	053 06 0A 080.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged, I/we, **Debra Rae Jones, an unmarried woman,** hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto **Kristen Ruga, an unmarried woman,** hereinafter called the Grantee(s), his/her/their heirs and assigns, a 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. 80 on the Plan of PHASE 2, WATERFORD of record in Plat Book 7900, Page(s) 412 and 413, 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 Debra R. Jones, an unmarried woman, by Quitclaim Deed from Bobby L. Jones, an unmarried man, of record in Instrument No. 20160923-0100507, in the Register's Office of Davidson County, Tennessee, dated September 15, 2016, and recorded on September 23, 2016. The said Bobby L. Jones and Debra R. Jones having since divorced and pursuant to the Final Decree of Divorce of record in Docket No. 15D-1366, in the Circuit Court for Davidson County, Tennessee.

This is improved property located at: **2176 Riverway Drive, Old Hickory, TN 37138**

This conveyance is made subject to 1) Property taxes for the year 2025 a lien not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with the Grantor paying their prorated share thereof to the Grantee who will be responsible for payment of said taxes; 2) all applicable zoning ordinances; 3) utility, sewer, drainage and other easements of record; 4) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record; 5) building restrictions; and 6) other matters of public record.

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, 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 GRANTEES, their heirs and assigns, against the lawful claims of all persons

whomsoever. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on this 4th day of October, 2024.

GRANTOR:

Debra Rae Jones

STATE OF TENNESSEE
COUNTY OF Wilson

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Debra Rae Jones, the within named bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/she/they executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and seal at office this 4th day of October, 2024.

DEBORAH BISSELL
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

Notary Public
My Commission expires: 3-2-27

202410040077400

Tennessee Certification of Electronic Document

I, Emma Howard, do hereby make oath that I am a licensed attorney and/or the custodian of the original version of the electronic document tendered for registration herewith and that this electronic document is a true and exact copy of the original document executed and authenticated according to law on 10/4/24 (date of document).

Emma Howard
Affiant Signature

10/4/24
Date

State of Tennessee

County of Rutherford

Sworn to and subscribed before me this 4 day of October, 2024.

KELLIE L. PARSONS
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY

Kellie L. Parsons
Notary's Signature

MY COMMISSION EXPIRES: 8/21/27

NOTARY'S SEAL