This instrument prepared by & Return to:
Providence Title, LLC
25 Century Blvd, Suite 402
Nashville, TN 37214
File No.: 20250753/

Karen Johnson Davidson County
Batch# 1321088 DEEDWARRSP
09/11/2025 02:54:30 PM 4 pgs
Fees: $23.00 Taxes: $962.00
20250911-0072774

SPECIAL WARRANTY DEED

THIS INDENTURE made and entered into this 9 day of September, 2025, by and between **Secretary of Housing and Urban Development**, of Washington, D.C.,party of the first part, and **James P. Fleming**, party of the second part.

WITNESS: That for and in consideration of ten and no/100 Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, said party of the first part has bargained and sold and does hereby bargain, sell, convey, and confirm unto said party of the second part the following described real estate, situated and being in the County of Davidson, State of Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 14 on the Plan of Section One Reelfoot of record in Plat Book 5200, Page 641, 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 Paula L. Smartt, unmarried by Warranty Deed from Charles G. Jones and wife, Kay B. Jones of record in Instrument Number 20011128-0130193, Register's Office for Davidson County, Tennessee, dated November 21, 2001 and recorded on November 28, 2001.

Being the same property conveyed to Paula L. Smartt, Trustee of the Paula Smartt Revocable Living Trust by Quitclaim Deed from Paula L. Smartt of record in Instrument Number 20201105-0129907, Register's Office for Davidson County, Tennessee, dated October 14, 2020 and recorded on November 05, 2020.

Being the same property conveyed to Paula L. Smartt by Quitclaim Deed from Paula L. Smartt, Trustee of the Paula Smartt Revocable Living Trust of record in Instrument Number 20210617-0082017, Register's Office for Davidson County, Tennessee, dated June 13, 2021 and recorded on June 17, 2021.

Being the same property conveyed to Reliance First Capital, LLC, from Fidelity National Title Insurance Company as Trustee for the benefit of Mortgage Registration Systems, Inc., as beneficiary for Reliance First Capital, LLC, of record in Instrument Number 20250520-0039635, Register's Office for Davidson County, Tennessee, dated May 14, 2025 and recorded on May 20, 2025. (The instrument constituting the source of Borrower's interest in the foregoing described property.)

Being the same property conveyed to Secretary of Housing and Urban Development from Reliance First Capital, LLC, of record in Instrument Number 20250620-0048582, Register's Office for Davidson County, Tennessee, dated June 3, 2025 and recorded on June 20, 2025. (The instrument constituting the source of Borrower's interest in the foregoing described property.)

TO HAVE AND TO HOLD the aforesaid real estate, together with all of the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, their 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 it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that same is unencumbered, except for the following:

- The lien of the following general and special taxes for the year or years specified and subsequent years: 2025 Davidson County taxes, being liens not yet due and payable.
- Taxes and/or assessments levied or assessed against the subject property pursuant to the provisions of TCA 67-5-603, which have not been assessed and are not payable, as of the date of this instrument.
- Subject to all matters shown on the Plan of record in Plat Book 5200, Page 641, Register's Office for Davidson County, Tennessee.
- Restrictions of record in Book 6160, Page 278 and Book 6177, Page 105, Register's Office for Davidson County, Tennessee, but omitting any restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap but does not discriminate against handicapped persons.
- Deed of Conveyance for Sanitary Sewer and Water Main to the Metropolitan Government of Nashville and Davidson County, of record in Book 7322, Page 355 and Book 7322, Page 371, Register's Office for Davidson County, Tennessee.
- Easement of record in Book 7934, Page 214, in the Register's Office for Davidson County, Tennessee.

and that title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons claiming by, through, or under Grantor, but not further or otherwise.

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

The Secretary of Housing and Urban Development of
Washington, D.C., and/or his/her successors and/or assigns

By: Diana Alon

Its: Authorized Signatory

STATE OF California
COUNTY OF Los Angeles

On the 9th day of September, 2025, before me the undersigned Notary Public of the State and County aforesaid, appeared Diana Alon with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who, upon oath , acknowledged himself/herself to be a authorized signatory of , said company being an authorized signatory for the Secretary of Housing and Urban Development, the within named bargainor, and that he/she as such authorized signatory being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/herself as an authorized signatory.

WITNESS my hand and official seal at office this 9th day of September, 2025.

see attached
Notary Public

My Commission Expires: Dec 8 ,2025

Property Owner & Address : James P. Fleming
1004 Reelfood Court
Nashville, TN 37214

Property Address: 1004 Reelfoot Ct.
Nashville, TN 37214

Mail Tax Bills to: Owner at Property Address

Tax Parcel No.: 108-12-0-112.00
Firm File #: 20250753

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I, or we, hereby swear or affirm that to the best of Affiant's knowledge, information and belief the actual consideration for this transfer of value of the property transferred, whichever is greater is $260,000.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED AND SWORN TO before me this 11th day of September, 2025.

NOTARY PUBLIC

My Commission Expires: 7-3-28

CARI ALLEN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires 07-03-2028

ACKNOWLEDGMENT

A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of Los Angeles)

On September 9th ,2025 before me, Bela Gerenshtein , Notary Public
(insert name and title of the officer)

personally appeared Diana Alon who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

BELA GERENSHTEIN
Notary Public - California
Los Angeles County
Commission # 2385699
My Comm. Expires Dec 8, 2025

Signature _____ (Seal)

Certificate of Authenticity

I, Holly A. Mason, 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 September 9, 2025.

Affiant Signature

9/9/25
Date

State of Tennessee
County of Davidson

Sworn to and subscribed before me this 9 day of September, 2025.

Notary's Signature (Notary Seal)

My Commission Expires: 9/7/2026

