WARRANTY DEED

Karen Johnson Davidson County
Batch# 1480787 DEEDWARR
10/05/2026 04:12:30 PM 3 pgs
Fees: $18.00 Taxes: $2,146.00
20261005-0091673

STATE OF TENNESSEE
COUNTY OF ~~DAVIDSON~~ Wilson TP

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $580,000.00

Brian Ratka
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30TH DAY OF SEPTEMBER, 2026.

Notary Public

MY COMMISSION EXPIRES: 1.31.29

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Stewart Title Company
13026 Lebanon Road, Ste 100, Mount Juliet, TN 37122

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Brian Ratka	Rocket Mortgage	085-05-0-011.00
(NAME)	(NAME)	
3003 Knobview Drive	1050 Woodward Ave	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37214	Detroit MI 48226-1906	
(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 considerations, the receipt of which is hereby acknowledged, we Andrea Latimer and James H Smith, as tenants in common, hereinafter called the GRANTOR(S), have bargained and sold, and by these presents do transfer and convey unto Brian Ratka and Katherine Ratka, married to each other, hereinafter called the GRANTEE(S), their 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. 131, on the Plan of Lincoya Hills, Section IV, of record in Book 2330, Page 30, Register's Office for Davidson County, Tennessee, reference to which is hereby made for a more complete description.

Said Lot No. 131 fronts 89.01 feet on the westerly side of Knobview Drive as measured around a curve and runs back between lines, 197.6 feet on the north line and 242.5 feet on the south line to a dead line in the rear, which is broken line, on which it measures 192.1 feet.

Being the same property conveyed to James C. Smith and wife, Charlene L. Smith by Warranty Deed from Grady Woodson, Jr. and wife, Juanita P. Woodson, dated 12/18/1958, recorded in Book 2859 at Page 329, Register's Office for Davidson County, Tennessee.

The said James C. Smith died on 12/08/2008, leaving the said Charlene L. Smith the sole surviving tenant by the entirety.

Being the same property conveyed to James H. Smith, and Andrea Latimer, Co-Trustees under the Irrevocable Trust Agreement of Charlene L. Smith, dated May 25, 2016 by Quitclaim Deed from Charlene L. Smith (unmarried), dated 05/25/2016, recorded in Instrument No.20160531-0054603, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Andrea Latimer and James H. Smith, as tenants in common by Quitclaim Deed from Andrea Latimer and James H. Smith, Co-Trustees under the Irrevocable Trust Agreement of Charlene Smith, dated May 25, 2016, dated 09/30/2016, recorded in Instrument No. 20161003-0104073, Register's Office

for Davidson County, Tennessee

Being the same property conveyed to Andrea Latimer, unmarried, reserving a Life Estate, and James H. Smith, as remainderman by Quitclaim Deed from James H. Smith, dated 09/29/2016, recorded in Instrument No. 20161003-0104074, Register's Office for Davidson County, Tennessee.

This conveyance is subject to (1) all applicable zoning ordinances (2) utility, sewer, drainage and other easements of record, (3) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record, (4) building restrictions, (5) current year property taxes, and (6) other matters of public record.

unimproved ☐

This is improved ☒ 3003 Knobview Drive, Nashville, TN 37214

(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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), his/her/their 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), his/her/their 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.

Effective the 30th day of September, 2026.

Andrea Latimer

James H Smith

State of Tennessee
County of Wilson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Andrea Latimer and James H Smith, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the person(s) described herein, and who acknowledge that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and Official seal this 30th day of September, 2026.

Notary Public:
My Commission Expires: 1.31.29

STATE OF TENNESSEE NOTARY PUBLIC WILSON COUNTY TRACEY TRUMPHOUR

RETURN TO:
Stewart Title Company
13026 Lebanon Road, Ste 100
Mount Juliet, TN 37122

CERTIFICATE OF AUTHENTICITY

I, Lissa Groom do hereby make oath that I am a licensed attorney and/or 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 30, 2026.

Lissa Groom
Affiant
Date: 9/30/2026

STATE OF TENNESSEE
COUNTY OF Wilson

Sworn to and subscribed before me this 30 day of September, 20 26

Kim Rogers
Notary Public

My Commission Expires: 4/22/2028

KIM ROGERS
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILSON