



Summary Report

Order Number: [REDACTED]

Product Type: Full Search

Borrower: [REDACTED]

Property Address: [REDACTED], Castalian Springs, TN 37031

County: Sumner

Effective Date: 04/20/2023

Tax Information

Comments: All Prior year taxes were paid. No Delinquent Taxes were found.

Tax Information: County Tax

Parcel Number: [REDACTED]

Tax Year: 2022

2022 taxes are paid with amount \$724.00, as on 12/29/2022.

Assessment Information

Land: \$38,700.00

Building/Improvements: \$89,300.00

Assessed Value: \$128,000.00

Vesting

Vesting Name: [REDACTED], husband and wife

Deed Information

Deed Type: Warranty Deed

Grantor: [REDACTED], Administrator of the Estate of [REDACTED]

Grantee: [REDACTED], husband and wife

Dated: 04/14/2023

Recorded: 04/20/2023

Book [REDACTED] & Page [REDACTED]

Instrument Number: [REDACTED]

Comments:

Deed Type: Warranty Deed

Grantor: [REDACTED] and wife, [REDACTED]

Grantee: [REDACTED] and wife, [REDACTED]

Dated: 06/29/1991

Recorded: 07/11/1991

Book [REDACTED] & Page [REDACTED]

Instrument Number:

Comments:



Deed Type: Warranty Deed

Grantor: [REDACTED]

Grantee: [REDACTED] and wife, [REDACTED]

Dated: 03/04/1980

Recorded: 03/06/1980

Book [REDACTED] & Page [REDACTED]

Instrument Number:

Comments:

Deed Type: Warranty Deed

Grantor: [REDACTED]

Grantee: [REDACTED]

Dated: 07/31/1979

Recorded: 09/04/1979

Book [REDACTED] & Page [REDACTED]

Instrument Number:

Comments:

Deed Type: Warranty Deed

Grantor: [REDACTED], and wife, [REDACTED] and wife, [REDACTED], and [REDACTED]
[REDACTED] and wife,

Grantee: [REDACTED], as tenants in common

Dated: 04/10/1978

Recorded: 04/20/1978

Book [REDACTED] & Page [REDACTED]

Instrument Number:

Comments:

Deed Type: Warranty Deed

Grantor: [REDACTED]

Grantee: [REDACTED] and [REDACTED] and [REDACTED], as one-third tenants in common

Dated: 02/16/1978

Recorded: 02/23/1978

Book [REDACTED] & Page [REDACTED]

Instrument Number:

Comments:

Deed Type: Warranty Deed

Grantor: [REDACTED]

Grantee: [REDACTED], as tenants in common

Dated: 08/23/1973

Recorded: 08/28/1973

Book [REDACTED] & Page [REDACTED]

Instrument Number:

Comments:

Deed Type: Warranty Deed

Grantor: [REDACTED] and wife, [REDACTED]

Grantee: [REDACTED] a Tennessee Corporation

Dated: 02/02/1972

Recorded: 02/03/1972

Book [REDACTED] & Page [REDACTED]

Instrument Number:

Comments:



Deed Type: Warranty Deed

Grantor: [REDACTED] and [REDACTED], doing business as [REDACTED], a partnership under the Tennessee Uniform Partnership Act

Grantee: [REDACTED] and wife, [REDACTED]

Dated: 07/10/1965

Recorded: 07/10/1965

Book [REDACTED] & Page [REDACTED]

Instrument Number:

Comments: Best copy of images provided

Deed Type: Warranty Deed

Grantor: [REDACTED] and [REDACTED], The [REDACTED], trustee under the last will and testament of [REDACTED], deceased.

Grantee: [REDACTED] and [REDACTED], doing business as [REDACTED], a partnership under the Tennessee Uniform Partnership Act

Dated: 04/26/1965

Recorded: 04/26/1965

Book [REDACTED] & Page [REDACTED]

Instrument Number:

Comments: Best copy of images provided

Legal Description: See Attached Exhibit "A"

Deed of Trust/ Mortgage Information

Doc Type: Mortgage

Mortgagor: [REDACTED], husband and wife

Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for [REDACTED].

Amount: \$196,927.00

Trustee: [REDACTED], a Resident of Davidson County, TN

Dated: 04/02/2020

Recorded: 04/16/2020

Book [REDACTED] & Page [REDACTED]

Instrument Number: [REDACTED]

Loan Number:

Maturity Date: 05/01/2050

Open Ended: No

Comments:

1. Transfer and Assignment, recorded in Book [REDACTED] and Page [REDACTED].

Involuntary Liens/Judgments

Doc Type: NONE

Dated:

Recorded:

Plaintiff:

Defendant:

Amount:

Docket Number:

Case No.:



Additional Information

NONE

Names Searched for Judgments/Liens/Probate/Estate

[REDACTED]

EXHIBIT A (Legal Description)

The following described land, situate, lying and being in **Sumner County, Tennessee** to-wit:

Land in Sumner County, Tennessee, being Lot No. [REDACTED] on the Final Subdivision Plan of [REDACTED], Section [REDACTED], a Plat of which is of record in Plat Book [REDACTED], Page [REDACTED], Register's Office, Sumner County, Tennessee, to which reference is hereby made for a more complete description of said lot.

Property Address: [REDACTED], Castalian Springs, TN 37031

Parcel ID: [REDACTED]



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Jan 1 Owner

Current Owner

Ctrl Map: Group: Parcel: Pl: Sl:

Value Information

Land Market Value: \$38,700
Improvement Value: \$39,300
Total Market Appraisal: \$128,000
Assessment Percentage: 25%
Assessment: \$32,000

Subdivision Data

Subdivision: [REDACTED]

Plat Book: Plat Page: [REDACTED]

Additional Information

General Information

Class: 00 - Residential
City #: Special Service District 1:
District: 01
Number of Buildings: 1
Utilities - Water/Sewer:
Utilities - Gas/Gas Type: 00 - NONE

Outbuildings & Yard Items

Long OutBuilding & Yard Items list on subsequent pages

Sale Information

Sale Date	Price	Book	Page	Vacant/Improved	Type Instrument	Qualification	Area	Square Feet
6/29/1991	\$15,000	[REDACTED]	-	- IMPROVED	WD - WARRANTY DEED	M - PHYSICAL DIFFERENCE	BAS - BASE	2,108
3/4/1980	\$0	[REDACTED]	-	V - VACANT	-	-	OPF - OPEN PORCH FINISHED	24

Land Information

Deed Acres: 0	Calculated Acres:	Total Land Units: 2.1
Land Code	Soil Class	Units
04 - IMP SITE		2.10

Outbuildings & Yard Items			Units
Building #	Type	Description	
1	WDK - WOOD DECK	90	240
1	GUD - DETACHED GARAGE UNFINISHED	82	468
1	UTB - UTILITY BUILDING	82	264
1	FSP - FARM SHOP	40	1,800

Sumner Property Tax Payment, Cindy Williams



DIST	MAP	GP	C-MAP	PARCEL	I	SP-INT	CITY
[REDACTED]							

Bill	41228	Year	2022
Receipt	824041	Date	Dec 29 22
Received By MORTGAGE			
Received By MAIL			

APPRAISAL INFORMATION

Land Value	\$.....38,700.00
Improvement	\$.....89,300.00
Net Value	\$.....128,000.00
Assessed Percent	0.25000000%
Assessed Value	\$.....32,000.00
Tax Rate	2.26200000

PAYMENT INFORMATION

DU	\$.....724.00
PAID	\$.....724.00

NOTE: PLEASE REVIEW YOUR RECEIPTS
TO ENSURE ALL PARCELS ARE PAID***

MORTGAGE IMPORT #11313

Total Base Tax \$724.00

METHOD	PAID BY	AMOUNT
Direct	[REDACTED]	\$..724.00

BALANCE DUE \$.....0.00

Cindy Williams

Sumner - 2022 Delinquent Property Tax Notice

Cindy Williams



Cindy Williams

Phone Number

()

Please include phone number
when making this payment.



DIST	MAP	GR	C-MAP	PARCEL	SP-INT	I	CITY
[REDACTED]	0						

■ Balance due must be paid by April 30th 2023

■ Date printed: 04/20/2023

■ Balance due if paid in April: \$0.00

■ Balance due if paid in May: \$0.00

Amount Paid _____

My address has changed,
see attached information.

CASTALIAN SPRGS, TN 37031

Cindy Williams

CUT OR TEAR ALONG THIS LINE

Please return the top portion along with your check.

Sumner - 2022 Delinquent Property Tax Notice

DIST	MAP	GR	C-MAP	PARCEL	SP-INT	I	CITY
[REDACTED]							

Phone: (615) 452-1260

To pay your property taxes make checks payable to:
Sumner County Trustee

Your payment options are:

■ By mail: 355 Belvoir Lane Dr N, #100, Gallatin, TN 37066

■ On our website: payments.sumnercountytn.gov/sumner
with an electronic check, credit or debit card (additional fees will apply).

Balance due must be paid by

April 30th 2023

Date printed: 04/20/2023

Balance due if paid in April: \$0.00

Balance due if paid in May: \$0.00

Property Address		
[REDACTED]		
Classification		
Lot	Acre	Block
Additional Description		
bd: [REDACTED]		
Land Value	\$	38,700.00
Improvement Value	\$	89,300.00
Personal Property	\$	0.00
Appraised Value	\$	128,000.00
Exemption		No
Equal Factor		0
Net Value	\$	128,000.00
Assessed %		0.250000000
Assessed Value	\$	32,000.00
Tax Rate		2.262000000
Tax	\$	724.00
Interest	\$	0.00
Rollback Tax	\$	0.00
Balance Due	\$	0.00

Sumner County Office

Office Hours

8:00AM - 4:30PM



Cindy Williams
Sumner County Trustee

(C) is for separate City Tax, (CA) for City Tax Addon
(ADD) is for County Tax Addon
(BK) for Bankruptcy
(CM) for Clerk&Master
(AP) for Under Appeal

895 HARSH LANE

DS MapNum GP CrtMap Parcel I SH [REDACTED]

Owner: [REDACTED]

Address: [REDACTED]

Owner Information

Land Value: \$38,700.00
Improve Value: \$89,300.00
Total Value: \$128,000.00
Assessment: 25% * \$128,000.00 = \$32,000.00

Deed Information

Book: Page: Date:

Pat Information

Property Address: [REDACTED]

Property Information: [REDACTED]

Dimensions: N/A

Parcel Details

Calculated Acres: 2.1

Deeded Acres: 2.10

Parcel History

Year	Bill#	Name	Date	Base Tax	Total Paid	Balance Due	Method	Details	Payer
2022	41228	[REDACTED]	12/29/22	724.00	724.00	0.00	DIRECT	N/A	[REDACTED]
2021	41228	[REDACTED]	12/21/21	724.00	724.00	0.00	DIRECT	N/A	[REDACTED]
2020	41228	[REDACTED]	12/31/20	724.00	724.00	0.00	DIRECT	N/A	[REDACTED]
2019	41228	[REDACTED]	12/31/19	724.00	724.00	0.00	DIRECT	N/A	[REDACTED]
2018	41228	[REDACTED]	12/31/18	754.00	754.00	0.00	DIRECT	N/A	[REDACTED]
2017	41228	[REDACTED]	12/31/17	754.00	754.00	0.00	DIRECT	N/A	[REDACTED]
2016	41228	[REDACTED]	12/27/16	754.00	754.00	0.00	DIRECT	N/A	[REDACTED]
2015	41228	[REDACTED]	12/16/15	754.00	754.00	0.00	DIRECT	N/A	[REDACTED]
2014	41228	[REDACTED]	12/19/14	754.00	754.00	0.00	CHECK	8/104, ...	[REDACTED]
2013	41228	[REDACTED]	12/26/13	726.00	726.00	0.00	DIRECT	N/A	[REDACTED]
2012	41158	[REDACTED]	04/01/13	726.00	747.78	0.00	CHECK	12383, ...	[REDACTED]

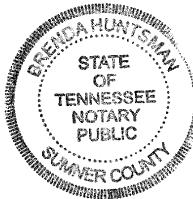
8,118.00

8,139.78

0.00

Holly Hemmrich, Register
Sumner County Tennessee
Rec #: [REDACTED] Instrument #: [REDACTED]
Rec'd: 15.00 Recorded
State: 1184.00 4/20/2023 at 12:15 PM
Clerk: 1.00 in Record Book
Other: 2.00
Total: 1202.00
Pages [REDACTED]

FORWARDED TO SUMNER COUNTY ASSESSOR
OF PROPERTY ON DATE OF RECORDING



**State of Tennessee
County of Sumner**

The actual consideration or value, whichever is greater, for this transfer is \$320,000.00.

Carolyn Bruce
Affiant

Subscribed and sworn to before me, this 14th day of April, 2023

Notary Public:
My Commission Expires: *8/19/25*

WARRANTY DEED

This Instrument Prepared By: Highland Title, LLC, 879 GreenLea Blvd, Ste 102, Gallatin, TN 37066		
Name and Address and New Owner: William Bruce and Carolyn Bruce [REDACTED]	Send Tax Bills To: New Owner	Map/Parcel Number: [REDACTED]

FOR AND IN CONSIDERATION of the sum of ten dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, I/we [REDACTED], hereinafter called the Grantor(s), has/have bargained and sold, and by these presents do transfer and convey unto [REDACTED] hereinafter called the Grantee(s), his/her/their heirs and assigns, a certain tract or parcel of land in Sumner County, Tennessee, described as follows to-wit:

LAND in Sumner County, Tennessee, being Lot No. [REDACTED] on the Final Subdivision Plan of [REDACTED], a plat of which is of record in Plat Book [REDACTED] Page [REDACTED] Register's Office, Sumner County, Tennessee, to which reference is hereby made for a more complete description of said lot.

BEING the same property conveyed to [REDACTED] by Warranty Deed from [REDACTED] dated 6/29/1991 and recorded 7/11/1991 in Record Book [REDACTED] page [REDACTED] in the Register's Office of Sumner County, Tennessee. The said [REDACTED] having since predeceased [REDACTED] on January 30, 2021. The said [REDACTED], also known as [REDACTED] having since died intestate on November 23, 2022, with her Estate being probated under Docket No. [REDACTED] in the Probate Court for Sumner County, Tennessee. [REDACTED] having been appointed Administrator of her Estate by Order filed 1/31/2023 in the Probate Court for Sumner County, Tennessee.

Subject to any and all plats, easements, restrictions, and other matters of record, including, but not limited to, the following:

All existing easements and all other matters as shown on plat of record in Plat Book [REDACTED] Page [REDACTED] Register's Office for Sumner County, Tennessee.

2023 Sumner County taxes; a lien not yet due and payable.

This is () improved () unimproved property, known as: [REDACTED]

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. Grantor(s) covenant(s) with said Grantee(s) that we are lawfully seized and possessed of said land in fee simple, possessing a good right to convey it, and that the said land is unencumbered, except for current taxes and unless otherwise herein set out, and encumbrances of record.

GRANTOR(S) further covenant and bind ourselves, our heirs, successors, and representatives to

warrant and forever defend the title to the said land to the said Grantee(s), his/her/their heirs, successors, 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 my/our hand(s) this the 14th day of April, 2023.

BY: [REDACTED]

**State of Tennessee
County of Sumner**

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, [REDACTED] with whom I am personally acquainted and who proved himself to be the Administrator of the [REDACTED], the bargainor(s), and who, being authorized to do so, acknowledged he executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal, this 14th day of April, 2023.

Commission Expires: 09/27/2026

Brenda Huntsman
Notary Public: Brenda Huntsman



Certificate of Authenticity

I, [REDACTED] 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 4/14/23.

Date

[REDACTED]
Affiant Signature

4/20/23
Date

State of Tennessee

County of Sumner

Sworn to and subscribed before me this 20th day of April, 2023.

[REDACTED]
Notary's Signature

My Commission Expires: 7/2/24

Date

Notary's Seal (if on paper)



THIS INSTRUMENT PREPARED BY:

KATHRYN BROWN, REG.
SUMNER COUNTY, TENN.

RECORDING 8/00
STATE TAX \$ 55.50
REG. FREE \$ 1.00
TOTAL \$ 54.50
REC. NO. 87571

Castalian Springs, Tennessee 37031

JULY 11 1991

THOMAS C. MARLIN
TAX ASSESSOR

WARRANTY DEED

ADDRESS NEW OWNER:

PERSON/ENTITY RESPONSIBLE
FOR PAYMENT OF TAXES:

MAP-PAR. NO.

PARCEL

COUNT MAP

GROUP

MAP

Record Book REC. IN SUMNER COUNTY, TENN.
AT 2:30 REC'D. IN KATHRYN BROWN, REGISTER
JUL 11 1991

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, We, [REDACTED] and wife, [REDACTED]

[REDACTED] hereinafter referred to as the "GRANTOR", have bargained and sold, and by these presents do transfer and convey unto the said [REDACTED] and wife, [REDACTED] hereinafter referred to as the "GRANTEE", their heirs and assigns, a certain tract or parcel of land in Sumner County, State of Tennessee, described as follows, to-wit:

Situated in the 1st Civil District of Sumner County, Tennessee, and described as follows:

BEING Lot No. [REDACTED] of [REDACTED], [REDACTED] Subdivision, a plat of which is of record in Plat Book [REDACTED] Page [REDACTED] Register's Office of Sumner County, Tennessee, to which reference is hereby made for a more complete description of said lot.

BEING the same property conveyed to [REDACTED] by Deed from [REDACTED] and [REDACTED], of record in Deed Book [REDACTED] Page [REDACTED] Register's Office for Sumner County, Tennessee.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estates, title and interest thereto belonging to the said Grantees, their heirs and assigns, forever.

And, We, the Grantors do covenant with the said Grantees, that we are lawfully seized and possessed of said land in fee simple, have a good right convey it and warranty that the same is unencumbered, unless otherwise herein set out.

And We, Grantors do further covenant and bind ourselves, our heirs and representatives to warranty and forever defend the title to the land to the said Grantees, their heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS our hands on this the 29th day of June, 1991.

WITNESS

STATE OF TENNESSEE)
COUNTY OF SUMNER)

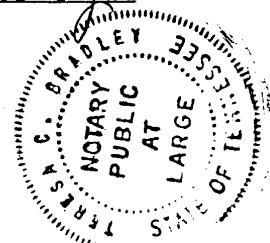
Personally appeared before me, the undersigned, a Notary Public in and
for said County and State, [REDACTED] and wife, [REDACTED],
with whom I am personally acquainted, and who acknowledged that they
executed the within instrument for the purpose therein contained.

WITNESS my hand and official seal this the 29th day of June,
1991.

Teresa C Bradley

NOTARY PUBLIC

My Commission Expires: August 1991



STATE OF TENNESSEE)
COUNTY OF SUMNER)

The actual consideration or value, whichever is greater, for this
transfer is \$15,000.00.

[Redacted]

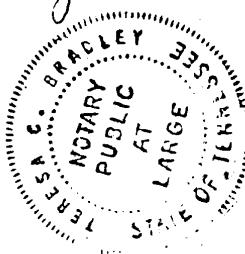
AFFIANT

Sworn to and subscribed before me, this the 29th day of June,
1991.

Teresa C. Bradley

NOTARY PUBLIC

My Commission Expires: August 1991



WARRANTY DEED

NO TITLE SEARCH
MAP GROUP CONT. MAP PARCEL
111 111 53

MAR 7 1980

THIS INSTRUMENT PREPARED BY ASSESSOR
SHELTON HATCHER, ATTORNEY
MID TOWN OFFICE SUITE 201
HENDERSONVILLE, TN 37075

STATE OF TENNESSEE
COUNTY OF SUMNER

THE ACTUAL CONSIDERATION OR VALUE, WHICH-
EVER IS GREATER, FOR THIS TRANSFER IS \$ 1,200

Dickerson Bay Dr.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE
4 DAY OF March 1980

Notary Public

MY COMMISSION EXPIRES: 12-16-81
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Shelton Hatcher, Atty., Mid Town Office Bldg, Hendersonville, TN 37075

NAME	ADDRESS	MAP-PARCEL NUMBERS
ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	Map
(NAME) [REDACTED] (NAME) [REDACTED] (STREET ADDRESS OR ROUTE NUMBER)	(NAME) 191F Dickerson Bay Dr. (STREET ADDRESS)	[REDACTED]
Gallatin, TN 37066 (CITY) (STATE) (P. O. ZIP)	Gallatin, TN 37066 (CITY) (STATE) (ZIP)	[REDACTED]

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, V [REDACTED]

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO [REDACTED]

HEREINAFTER CALLED THE GRANTEE(S), THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN SUMNER COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: TO-WIT:

REC'D 6 19 AT 12:10 REC. IN Deed BOOK [REDACTED] PAGE [REDACTED]

J. B. RIPPY REGIST. SUMMER COUNTY, TENN.
BEING Lot No. [REDACTED] of [REDACTED], Subdivision,
a plat of which is of record in Plat Book [REDACTED] Page [REDACTED],
Register's Office of Sumner County, Tennessee, to which
reference is hereby made for a more complete description
of said lot.

BEING the same property conveyed to [REDACTED] by
Deed from [REDACTED] and [REDACTED] of record in Deed
Book [REDACTED] Page [REDACTED] Register's Office for Sumner County,
Tennessee.

J. B. RIPPY REG. SUMMER COUNTY, TENN.
RECORDING COUNTY, TENN.
STATE TAX \$ 6.00
REG. FEE \$ 1.50
TOTAL \$ 7.50
RECEIPT NO. 64701

unimproved X)
This is improved () property, known as [REDACTED] (House Number) (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), their heirs and 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), 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 my hand this 4 day of March 1980

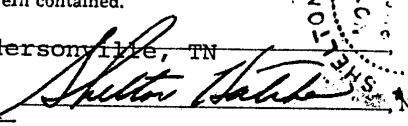
Wesley McDonald

STATE OF TENNESSEE
COUNTY OF SUMNER

Personally appeared before me, _____, a Notary Public in and for said
County and State, the within named _____

the bargainer, with whom I am personally acquainted, and who acknowledged that
executed the within instrument for the purposes therein contained.

Witness my hand and official seal at HENDERSONVILLE, TN
day of March, 1980

Commission Expires 12-12-81  Notary Public.

STATE OF _____
County }

Before me, _____, a Notary Public within and for
the State and County aforesaid, personally appeared _____
and _____, with whom I am personally acquainted and who
upon { his oath } acknowledged { himself } to be the _____
their several oaths { acknowledged } themselves to be the _____
and _____ respectively of the _____
the within named bargainer, a corporation, and that { he } as such _____
and _____, being authorized so to do, executed the foregoing instrument for
the purpose therein contained by signing the name of the corporation by the said _____
as such _____ and attesting the same by the said _____
as such _____

WITNESS my hand and official seal at office at _____
on this the _____ day of _____, 19 _____

My commission expires _____ Notary Public

SUMMER COUNTY, TENNESSEE

Filed for record
12:10 o'clock PM

MAR 6 1980

Registered in Deed

Book 2 Page 2

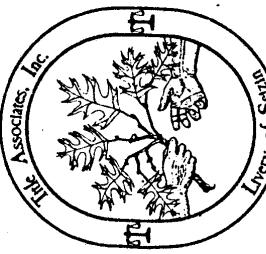
J. B. RIPPY, Register

WARRANTY DEED

FROM

TO

THIS INSTRUMENT PREPARED BY:
SHELTON HATCHER, ATTORNEY
101 TOWN CENTER OFFICE #1
HENDERSONVILLE, TN 37075



Compliments of
Title Associates, Inc.

REPRESENTING

USLIFE TITLE INSURANCE
Company of New York

SEND TAX BILLS TO: MAP GROUP CONT. MAP.

PARCEL

This instrument was prepared by
WILLIAM K. HALE
HALE CONSTRUCTION CO.
Highway 109 South
Gallatin, Tenn.

CENTERED

SEP 5 1979

WARRANTY DEED

THOMAS C. MARLIN
TAX ASSESSOR

FOR AND IN CONSIDERATION of the sum of TEN (\$10.00) DOLLARS,
cash in hand paid, the receipt of all of which is hereby acknowledged
and other good and valuable considerations, WE, [REDACTED] AND
[REDACTED], have this day bargained and sold and by these presents
do hereby transfer and convey unto [REDACTED] her heirs and
assigns the following described lot or parcel of land situated in
the First Civil District of Sumner County, Tennessee, as follows:

BEING [REDACTED] of [REDACTED] Subdivision, a
plat of which is of record in Plat Book [REDACTED] Page [REDACTED],
Register's Office of Sumner County, Tennessee, to which
reference is hereby made for a more complete description
of said lot.

BEING a part of the same land conveyed to [REDACTED] AND
by [REDACTED] AND [REDACTED],
[REDACTED] AND WIFE, [REDACTED] AND [REDACTED],
dated April 10, 1978 and of record in Deed Book [REDACTED], Pages
[REDACTED] and [REDACTED] Register's Office of Sumner County, Tennessee.

TO HAVE AND TO HOLD the above described lot or parcel of
land, together with all improvements thereon and the appurtenances
thereunto belonging unto the said [REDACTED] her heirs and
assigns in fee simple.

REC'D SEP 04 1979 AT 8:35 REC. IN Deed BOOK [REDACTED] PAGE [REDACTED]
J. B. RIPPY, REGISTER SUMNER COUNTY, TENN.

WE COVENANT with the said GRANTEE that we are lawfully
seized and possessed of the above described lot or parcel of land,
that we have a good right to convey same, and that the same is un-
encumbered, EXCEPT for the 1979 real estate taxes which are to be
pro-rated; all visible easements and restrictions of record, applicable
building and zoning regulations affecting the same.

WE FURTHER COVENANT with the said GRANTEE and bind ourselves, our heirs and legal representatives, to warrant and forever defend the title to said lot or parcel of land, unto the said HILDIA McDONALD, her heirs and assigns against the lawful claims of all persons whomsoever.

WITNESS our hand this the 31st day of July, 1979.

[Redacted signatures]

STATE OF TENNESSEE
COUNTY OF SUMNER

PERSONALLY appeared before me, the undersigned, a Notary Public At Large in and for the said County and State, the within named [Redacted], the bargainors, with whom I am personally acquainted and who acknowledged that they executed the within instrument for the purposes therein contained.

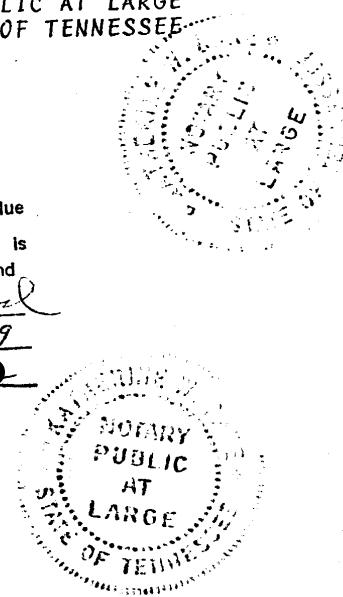
WITNESS my hand and official seal at Gallatin, Tennessee this the 31st day of July, 1979.

Katherine W. Dale
NOTARY PUBLIC AT LARGE
FOR STATE OF TENNESSEE

MY COMMISSION EXPIRES: 8/3/81

STATE OF TENNESSEE, SUMNER COUNTY
I, or we, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is \$4500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale. Affiant Hildia McDonald
Subscribed and sworn to before me this the 31st day of July 1979
[Redacted]

MY COMMISSION EXPIRES: 8/3/81



SEND TAX BILLS TO:

Box 223
Gallatin, Jr.

MAP GROUP CONC. MAP

THIS INSTRUMENT WAS PREPARED
BY ROBERT H. GOODALL

BAKER

ENTERED

APR 21 1978

WARRANTY DEED

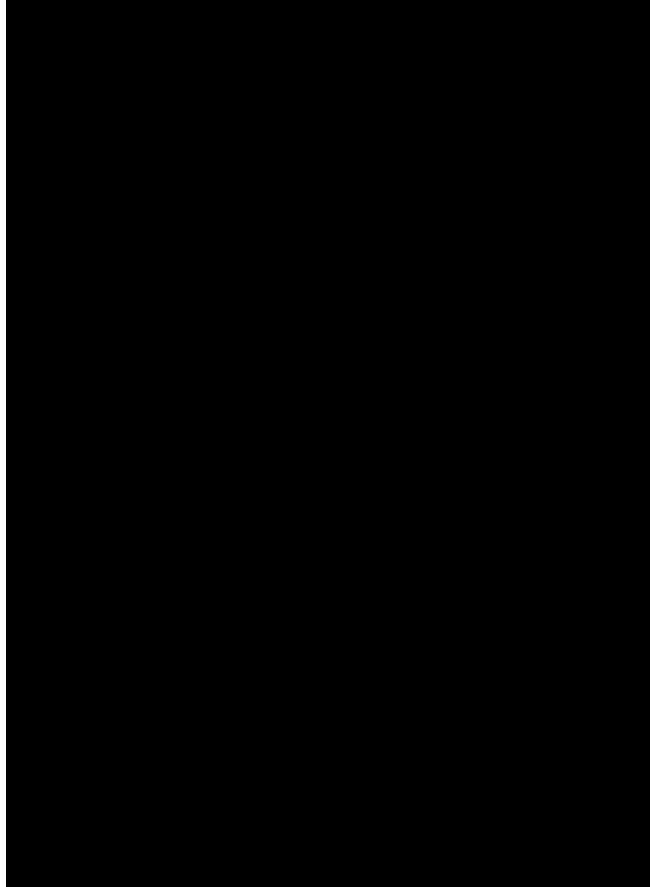
THOMAS
TAX

C. MARSHALL
ASSSESSOR FOR AND IN CONSIDERATION of the sum of Ten Dollars
(\$10.00), cash in hand paid, the receipt of which is hereby
acknowledged, and other good and valuable considerations; we,

[REDACTED] A. FRANKLIN, [REDACTED] and wife, [REDACTED]

[REDACTED] and [REDACTED] I
and wife, [REDACTED] have bargained and sold and by
these presents do hereby transfer and convey unto [REDACTED]
and [REDACTED] s tenants in common, their heirs and assigns,
certain tracts or parcels of land located in the 1st Civil
District of Sumner County, Tennessee, described as follows:

see correction
Deed in Book 423
page 302



East, 1,581.4 feet to a point in the

ROBERT H. GOODALL
ATTORNEY-AT-LAW
GALLATIN, TENN.

APR 20 1978

REC'D 19 AT 8:55 REC. IN Deed BOOK

727 R. RIPPY REGISTER SUMNER COUNTY TENN.

Being part of the same property conveyed to
[REDACTED], [REDACTED], and
[REDACTED], by deed from [REDACTED] Post
and [REDACTED] dated February 21,
1978 and recorded in Deed Book [REDACTED] page [REDACTED]
Register's Office of Sumner County, Tennessee.

TO HAVE AND TO HOLD said tract or parcel of land, together
with the improvements thereon and the appurtenances thereunto
belonging unto the said [REDACTED], as tenants
in common, their heirs and assigns, forever.

WE COVENANT with the said grantees that we are lawfully
seized and possessed of said land, that we have a good and
lawful right to sell and convey the same, and that it is free
and unencumbered EXCEPT for restrictions and limitations of
record, if any, and all visible easements, and the 1978 real
estate taxes, which are to be *PHOTATED TSE* *WATF*

WE FURTHER COVENANT and bind ourselves, our heirs and
representatives to warrant and defend the title thereto against
the lawful claims and demands of all persons, whomsoever.

WITNESS our hands, on this 10 day of April, 1978.

[REDACTED SIGNATURES]

STATE OF TENNESSEE

COUNTY OF SUMNER

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named [REDACTED] and wife, NANCY [REDACTED] and [REDACTED] [REDACTED] wife, [REDACTED], the bargainors, with whom I am personally acquainted and who acknowledged that they executed the foregoing deed for the purposes therein contained.

Witness my hand and official seal at Gallatin, Tennessee, this 10 day of April, 1978.

Robert H. Goodall
NOTARY PUBLIC

(SEAL)

My Commission Expires:

July 16, 1981

STATE OF HAWAII

COUNTY OF Honolulu

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named [REDACTED] and wife, [REDACTED], the bargainors, with whom I am personally acquainted and who acknowledged that they executed the foregoing deed for the purposes therein contained.

Witness my hand and official seal at Sch. Bks.,
Hawaii, this 4th day of April, 1978.

James C. Quigley
NOTARY PUBLIC

(SEAL)

My Commission Expires:

Notary Public, First Judicial Circuit
State of Hawaii
My commission expires March 17, 1982

O A T H

I, or we, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is \$ 23,000, which amount is equal to or greater than the amount which the property transferred would command at a fair, voluntary sale.

ROBERT H. GOODALL
ATTORNEY-AT-LAW
GALLATIN, TENN.

NOTARY
PUBLIC
SWORN to and subscribed before me, this 19th day of April,
1978.
(SEAL) My Commission Expires:

5/24/80

Tony Estes, Notary
A NOTARY PUBLIC at large
for the State of Tennessee

SEND TAX BILLS TO:

THIS INSTRUMENT PREPARED BY:

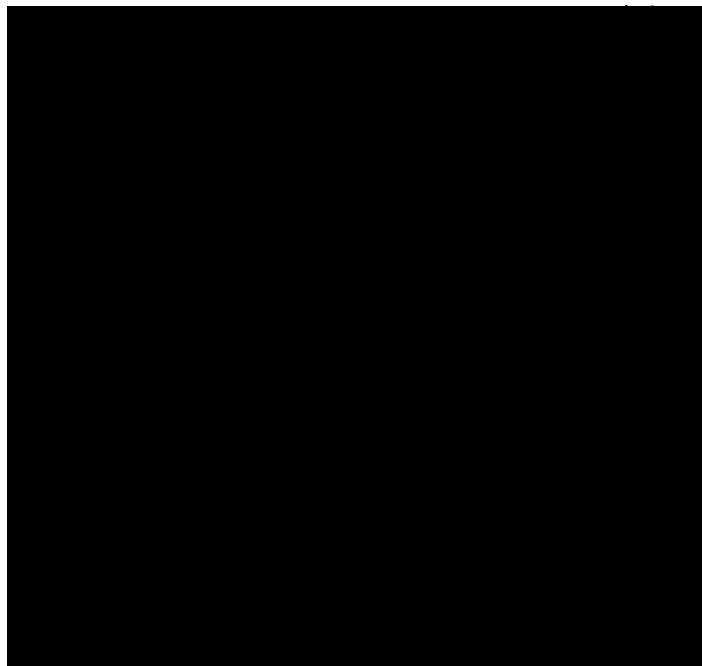
ROUTE 3
GALLATIN, TENN.

1973

WARRANTY DEED

J. B. RIPPY REG.
SUMNER COUNTY, TENN.
RECORDING *9-00*
STATE TAX \$387.80
REG. FEE \$.50
TOTAL \$ 388.30
REC'D. NO. 12534

MARLIN
FOR AND IN CONSIDERATION of the sum of One Hundred
Forty-Eight Thousand Dollars (\$148,000.00), cash in hand
paid the receipt of which is hereby acknowledged,
and [REDACTED] JR. have this day bargained
and sold and by these presents do hereby transfer and con-
vey unto [REDACTED], [REDACTED] and [REDACTED]
[REDACTED] as one-third tenants in common, their heirs and
assigns, a certain tract or parcel of land located in the
First Civil District of Sumner County, Tennessee, situated
on Harsh Lane approximately 1 1/2 miles south of the point
of its intersection with Highway 25 as follows:



ROBERT H. GOODALL
ATTORNEY-AT-LAW
GALLATIN, TENN.

FEB 23 1973
RECD. AT 2:00 REC'D. IN Deed Book [REDACTED] GE
J. B. RIPPY, REGISTER SUMNER COUNTY, TENN.

Being part of the same property conveyed to [REDACTED]
[REDACTED] et
ux dated February 2, 1972, and of record in Deed Book
page [REDACTED] said Register's Office.

Being the same property conveyed to Rodney [REDACTED] Jr. by deed from [REDACTED] and of record in Deed Book [REDACTED] page [REDACTED] said Register's Office.

TO HAVE AND TO HOLD said tract or parcel of land together with all improvements thereon and all appurtenances thereunto belonging unto the said [REDACTED], III., and [REDACTED] as one-third tenants in common, their heirs and assigns, forever.

And we do covenant with the said grantees that we are lawfully seized and possessed of said property, that we have a good and lawful right to sell and convey the same, and that it is free and unencumbered EXCEPT for restrictions and limitations of record, if any, and all visible easements, and EXCEPT for the 1978 taxes which are to be prorated.

And we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title thereto against the lawful claims and demands of all persons.

WITNESS our hands, this 16th day of February, 1978.

[REDACTED]
FEB. 21, 1978
[REDACTED]

STATE OF CONNECTICUT
COUNTY OF Hartford

East Granby

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared [REDACTED] one of the bargainors, with whom I am personally acquainted and who acknowledged that he executed the foregoing deed for the purposes therein contained.

340

Witness my hand and official seal at East Granbury,
Connecticut, this 16th day of February, 1978.

Moran W. Vining
NOTARY PUBLIC
My Commission Expires Mar. 31, 1981

(SEAL)

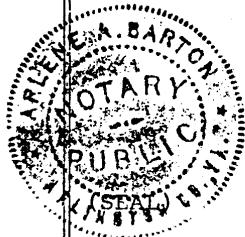
My Commission Expires: _____

STATE OF VIRGINIA

COUNTY OF ARLINGTON

Before me, the undersigned, a Notary Public of the
State and County aforesaid, personally appeared
 one of the bargainors, with whom I am personally
acquainted and who acknowledged that he executed the foregoing
deed for the purposes therein contained.

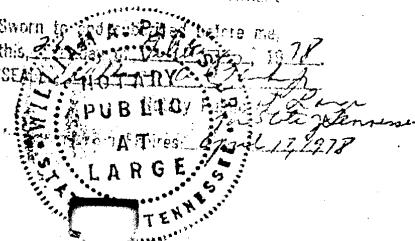
Witness my hand and official seal at ARLINGTON,
Virginia, this, 21ST day of FEBRUARY, 1978.



Arlene A. Barton
NOTARY PUBLIC

My Commission Expires : March 18, 1979

Sworn to and subscribed before me,
this 21st day of February, 1978
Seal of NOTARY PUBLIC,
State of Virginia,
Attest: Tobias Franklin



ROBERT H. GOODALL
ATTORNEY-AT-LAW
GALLATIN, TENN.

and tax bills to:

odney Root
our North Main Street
ust Granby, Connecticut 06026

WARRANTY DEED

THIS INSTRUMENT PREPARED

BY

THIS PREPARED
BY ROBERT GOODALL

FOR AND IN CONSIDERATION of the sum of One Hundred

ENTERED

Eleven Thousand Five Hundred Dollars (\$111,500.00) of which
AUG 29 1973 thirty Thousand Dollars (\$30,000.00) is cash in hand paid,

JAMES BROWN the receipt of which is hereby acknowledged, and the balance
TAX ASSESSOR

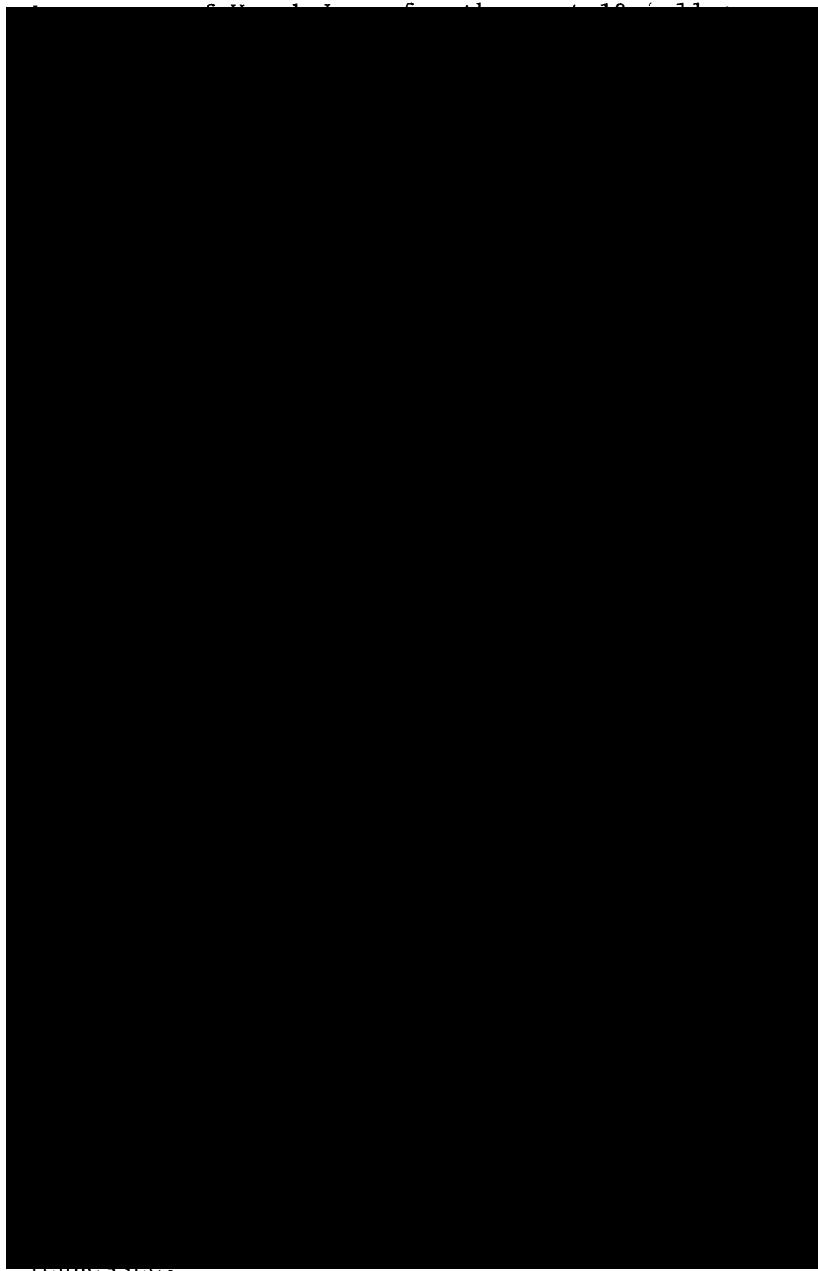
of Eighty-one Thousand Five Hundred Dollars (\$81,500.00) is
to be paid in ten equal annual installments with 7% interest
on the unpaid balance; [REDACTED] as this day
bargained and sold and by these presents does hereby trans-
fer and convey unto [REDACTED]

JR., as tenants in common, their heirs and assigns, a certain
tract or parcel of land located in the 1st Civil District of
Sumner County, Tennessee, situated on Harsh Lane approximately
1½ miles south of the point of its intersection with Highway
25, described as follows:



AUG 28 1973
REC'D 19 AT 1035 REC. IN 10 BOOK 10 PAGE
J. B. RIPPY, REGISTER SUMNER COUNTY, TENN.

B. RIPPY REC.
SUMNER COUNTY, TENN.
ACCORDING \$200
STATE TAX \$254.50
FEE \$.50
TOTAL \$275.00
FEE \$ 5.10



BEING part of the same property conveyed to [REDACTED]
[REDACTED] C. by deed from [REDACTED] et
al. dated February 2, 1972 and of record in Deed
Book [REDACTED] page [REDACTED] said Register's Office.

TO HAVE AND TO HOLD said tract or parcel of land together
with all improvements thereon and all appurtenances thereunto
belonging unto the said [REDACTED]

[REDACTED]
as tenants in common, their heirs and assigns, forever.

AND [REDACTED] OES COVENANT with the said grantees that it is lawfully seized and possessed of said property, that it has a good and lawful right to sell and convey the same, and that it is free and unencumbered EXCEPT for restrictions and limitations of record, if any, and all visible easements, and EXCEPT for the 1973 taxes which are to be prorated.

AND IT DOES FURTHER COVENANT and bind itself, and its successors, to warrant and forever defend the title thereto against the lawful claims and demands of all persons.

IN TESTIMONY WHEREOF, the President has signed the name of said corporation as such President.

[REDACTED]
[REDACTED]
By [REDACTED]

STATE OF TENNESSEE

COUNTY OF SUMNER

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared [REDACTED] with whom I am personally acquainted, and who, upon oath, acknowledged himself to be the President of the [REDACTED]

[REDACTED] the within named bargainer, a corporation, and that he as such President, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as President.

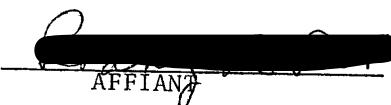
Witness my hand and seal, at office in Gallatin, Tennessee, this, the 23rd day of August, 1973.

Selma E. Smith
NOTARY PUBLIC

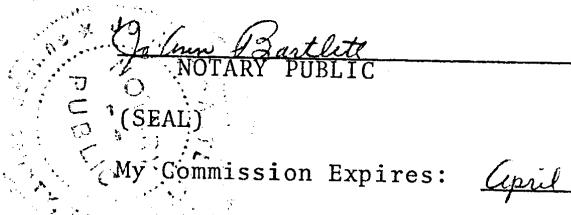


O A T H

I, or we, hereby swear or affirm that the actual consideration for this transfer or value of this property transferred, whichever is greater, is \$111,500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.


AFFIANT

Sworn to and subscribed before me,
this, the 27th day of August, 1973.



My Commission Expires: April 14, 1974

Installment Deed

ADDRESS NEW OWNER (S) AS FOLLOWS:			SEND TAX BILLS TO:			MAP PARCEL NUMBER	
(NAME: _____)			(NAME: _____)			ENTERED	
(STREET ADDRESS OR ROUTE NUMBER)			(STREET ADDRESS)			FEB 3 1972	
(CITY) _____	(P. O. ZONE) _____	(STATE) _____	(CITY) _____	(ZONE) _____	(STATE) _____	JAMES BROWN TAX ASSESSOR	

FOR AND IN CONSIDERATION of the sum of Ninety-five Thousand (\$95,000.00) Dollars,
of which Twenty-three Thousand Seven Hundred Fifty (\$23,750.00) Dollars, has been paid in cash,
the receipt of which is hereby acknowledged, and for the remainder Seventy-one Thousand Two
Hundred and Fifty (\$71,250.00) Dollars,
the grantee hereinafter named.....
.....
..... ha.S. executed

its promissory note of even date herewith payable to the order of
[REDACTED] in 15 annual installments as provided therein, plus interest at the rate of Seven (7%)
percent per annum, the balance due on or before 15 years from date
thereof.

J. B. RIPPY REG.	J. B. RIPPY REG.
SUMNER COUNTY, TENN.	SUMNER COUNTY, TENN.
RECORDING 10.00	RECORDING
STATE TAX \$247.00	STATE TAX \$692.00
REG. FEE \$ 50	REG. FEE \$ 50
TOTAL \$ 261.50	TOTAL \$ 70

and providing for payment of attorney's fees, and to secure the payment of [REDACTED] principal, interest, and [REDACTED]
attorney fees, a lien is expressly retained on the land herein conveyed..... we,
and wife, [REDACTED] hereinafter called the grantors.

have this day bargained and sold, and do hereby transfer and convey unto the said.....
[REDACTED] a Tennessee corporation, herein called the grantee, its
successors.....

Sumner
certain real estate in [REDACTED] County, Tennessee, as follows:
[REDACTED]

THIS INSTRUMENT WAS PREPARED !

STATE OF TENNESSEE COUNTY OF [REDACTED]		The actual consideration or value whichever is greater, for this transfer is \$ 95,000.00
Dated and sworn to before me, this the 2nd day of		[REDACTED]
February 1972		Affiant
Commission Expires 10/21/74		Lucy O. Newman Notary Public at Large for State of [REDACTED] Tenn.
(Affix Seal)		

Being the same property conveyed to [REDACTED] and
wife [REDACTED] by deed from [REDACTED] and
[REDACTED] as of record in Book [REDACTED] page [REDACTED]
Register's Office of Sumner County, Tennessee.

Also included in the description of Tract #1 is 1/3 of an acre
that was conveyed by deed from [REDACTED] to [REDACTED]
[REDACTED] and wife [REDACTED].

[REDACTED] is one and the same as [REDACTED]. This convey-
ance is of record in Deed Book [REDACTED] page [REDACTED], Register's Office
of Sumner County, Tennessee.

It is agreed and understood by and between the said grantors and grantees that in the event that any of said property is sold the grantors agree to release portions of the land upon request of the grantees in the following manner: grantees will pay grantor 60 % of sale price for each square acre released, or a minimum of Five Hundred Dollars (\$500.00) per acre, whichever is greater, and so long as the remaining property to the rear of the land released is not land locked as a result of the land that is sold and released.

This is unimproved { } property, known as (House Number) (Street) P. O. Address: (City or Town)

TO HAVE AND TO HOLD title and interest thereto belonging, to the said.....

XXXXXX forever. We..... covenant that.... We are..... lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered, except as stated herein and for the 1972 taxes which are to be paid by the grantees. ,

We..... further covenant and bind..... ourselves, our..... heirs and representatives, to warrant and forever defend the title to said real estate to said.....

SUCCESSORS

XXXXXX, against the lawful claims of all persons.

And now, for the purpose of better and more effectually securing the payment of said lien indebtedness; rendering unnecessary court proceedings for the enforcement of said lien in the event of the non-payment of said indebtedness and installments thereof, as they mature, as hereinafter provided, and for the consideration of one dollar paid in cash, receipt of which is acknowledged, the said..... grantee.....

hereinafter referred to as trustees, hereby transfer and convey unto..... Trustee, his successors and assigns, the real estate hereinbefore described, with the appurtenances, estate, title and interest thereto belonging upon the following uses and trusts:

Trustees agree to keep all buildings now on, or to be hereafter erected on said property, insured in some reliable fire insurance company, or companies, for the sum of \$9,000.00....., or at least the maximum insurable value, until the indebtedness herein secured is fully paid, and to have the loss, if any, made payable on the policy, or policies, to said trustee for the benefit of the lawful owner or holder of said indebtedness as his interest may appear.

Trustees further agree to pay all taxes and assessments thereon, general or special, and to pay them when due, and, upon demand of said trustee or the lawful owner and holder of said indebtedness, to pay, discharge, or remove, any and all liens which may be hereafter placed against said property and which shall adversely affect the lien of this instrument or enforcement of the terms and provisions hereof; to keep the improvements on said property in good repair and preservation, and in case the trustee or his successors or the lawful owner and holder of said indebtedness

4
6
7

expenses of such appearance or proceedings, together with a reasonable attorney's fee, shall be allowed, and be payable by trustors upon demand of the trustee or lawful owner or holder of said indebtedness, and, upon failure to do any of these things, then said trustee, or the lawful owner and holder of said indebtedness may do any or all of these things and the amounts so paid shall bear 6 percent interest from the date of payment and shall be and become a part of the indebtedness secured hereby.

Now, if trustors shall pay the indebtedness aforesaid when due, according to its terms, and pay taxes, keep up repairs, and keep said premises insured, and pay any and all other sums when due, as aforesaid, then this trust conveyance shall be of no further force or effect. But if said indebtedness, or any installment thereof, or interest thereon, is not paid promptly at maturity, or if, failing to pay taxes, keep up repairs or keep said premises insured, or pay said other sums when due, as herein provided, trustors fail to reimburse the trustee, or lawful owner and holder of said indebtedness for all sums, with interest, so expended by said trustee, or lawful owner and holder of said indebtedness, within thirty days from date of such payment, this trust conveyance shall remain in full force and effect, and at the option of the lawful owner and holder of said indebtedness then past due and unpaid, all remaining unpaid indebtedness, and installments thereof, shall become due and payable at once, without notice, and the said trustee, or his successor in trust, is hereby authorized and empowered, upon giving twenty days' notice by three publications in any newspaper, daily or weekly, published in ~~XIXXX~~ SUMNER County, Tennessee, to sell said property at the front door of the Court House in said County to the highest bidder for cash, at public outcry, free from the equity of redemption, homestead, dower and all other exemptions of every kind, which are hereby expressly waived; and the said trustee, or his successor in trust, is authorized and empowered to execute and deliver a deed to the purchaser. The creditor may bid at any sale under this trust conveyance. The trustee may, at any time after default in the payment of any of said indebtedness, enter and take possession of said property, and shall only account for the net rents actually received by him. It is further agreed that, in the event the trustee fails, before selling said property, as herein provided, to enter and take possession thereof, the purchaser shall be entitled to immediate possession thereof upon the delivery to him by the trustee of a deed for said property. In case of sale hereunder, the proceeds will be applied by the trustee as follows:

1st. To the payment of all costs, charges and expenses of executing this conveyance and enforcing said lien as herein provided; also reasonable attorney's fees for advice in the premises, or for instituting or defending any litigation which may arise on account of the execution of this conveyance, or the enforcement of said lien; also the expenses of any such litigation.

2nd. To the payment of all taxes which may be unpaid on said premises.

3rd. To the payment of all unpaid indebtedness herein secured, and any and all sums expended in the protection of said property, as herein authorized.

4th. The residue, if any, will be paid to trustors, their order, representatives or assigns.

In case of the death, absence, inability, or refusal to act of said trustee at any time when action under the foregoing power and trusts may be required, the lawful owner and holder of said indebtedness, or, if more than one when said indebtedness is represented by notes, then of the first-maturing unpaid note, or upon his refusal or failure so to do, then the holder in order of the next maturing notes, is hereby authorized and empowered to name and appoint his successor to execute this trust by an instrument in writing to be recorded in the Register's Office for ~~XIXXX~~ SUMNER County, Tennessee, and the title herein conveyed to the above named trustee shall be vested in said successor.

The word "Trustors" when used herein shall apply to parties both singular and plural.

IN WITNESS WHEREOF, the parties to this instrument have signed their names, and the corporate party has caused its name to be signed hereto by its duly authorized officers, on this the 2nd day of February, 1972.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
By [REDACTED] President

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, a Notary Public in and
for said County and State,

the within named bargainer, with whom I am personally acquainted, and who acknowledged that.....
executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Tennessee,
this day of , 19

..... Notary Public
Commission expires.....

Acknowledgements on reverse side

STATE OF TENNESSEE
COUNTY OF SUMNER

Personally appeared before me, the undersigned, a Notary Public in and for said County and State,

the within named bargainerS, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Gallatin, Tennessee, this 2nd day of February, 1972.

Commission expires 10/21/74

Notary Public
at Large for State of Tennessee

STATE OF TENNESSEE
COUNTY OF XXXXSON

SUMNER the undersigned
Before me, the undersigned, a Notary Public of the State and
County aforesaid, personally appeared, with whom I am personally acquainted, and who, upon oath, acknowledged him self to be President of the, the within named bargainer, a corporation, and that he as such President, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of him self as President

Witness my hand and seal, at office in Gallatin, Tennessee, this 2nd day of February, 1972.

Commission expires 10/21/74

Notary Public
at Large for State of Tennessee

INSTALLMENT DEED

FROM

TO

SUMNER COUNTY, TENNESSEE
Filed for record
9/45 Oct 4 A.M.

FEB 3 1972
Registered In Deed

J. B. Compliments of
Book _____

Madison Title Company

320 Gallatin Road
MADISON, TENNESSEE 37115

Representing
Chicago Title Insurance Company
CHICAGO, ILLINOIS

WARRANTY DEED

U. S. Documentary

\$ 0500 Cents

IX

RECORDED BY _____

REGISTRATION NUMBER _____

AMOUNTS _____

For and in Consideration of the sum of TEN AND NO/100-----

----- (\$10.00) DOLLARS

cash in hand paid by the grantees hereinafter named, and other good and valuable considerations, the receipt of which is hereby acknowledged, we,

ENTERED

JUL 10 1965

JAMES BROWN
TAX ASSESSOR

_____, doing business as _____ a partnership under the Tennessee Uniform Partnership Act, hereinafter called the grantors, have bargained and sold, and by these presents do transfer and convey unto the grantors' wife, _____, herein called the grantees,

their heirs and assigns, a certain tract or parcel of land in Sumner County, State of Tennessee, described as follows, to wit:

Land in the First Civil District of Sumner County, Tennessee, further described as follows:

1
to

1th

,

e
on

herein conveyed is a triangular lot containing less than 1/3 of an acre and is the southeast corner of the above described 184 acre tract.

Being the same property conveyed to _____ Jr., and doing business as _____, a partnership under the Tennessee Uniform Partnership Act, by deed from Third National Bank in Nashville, Trustee under the last will and testament of _____ deceased, of record in Deed Book _____ page _____, Register's Office for Sumner County, Tennessee.

On Sale 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.

And we, the said grantors,

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.

Witness our hand S this 10th day of July, 1965.


doing business as _____
a partnership under the
Tennessee Uniform Partnership Act.

STATE OF TENNESSEE

Davidson County,

Dumner

Personally appeared before me, the undersigned, a Notary Public in and for said

County and State, the within named

doing business as a partnership under the

Tennessee Uniform Partnership Act,

the bargainer, S., with whom I am personally acquainted, and who acknowledged that they

executed within instrument for the purposes therein contained.

My hand and official seal at Hallston, Tennessee, this 10-71
July, 1965.

Commission Expires 10/25/66

Lucy O. Newman Notary Public
Notary Public for State of Tennessee

July 10 5 10:30A

WARRANTY DEED

U. S. Documentary
\$ 39.60 Cents

For a valuable Consideration, the receipt of which is acknowledged,
paid by
the Third National Bank in Nashville, Trustee under the last will
and testament of , deceased, has bargained
and sold, and by these presents does transfer and convey unto the
said Jr., and doing
business as , a partnership under the Tennessee
Uniform Partnership Act, their heirs and assigns, a certain tract of
parcel of land in Sumner County, State of Tennessee, described
as follows, to-wit:

Land in the First Civil District of Sumner County,
Tennessee, further described as follows:

ENTERED

ANX G 1005

To Have and to Hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belong to the said , and , doing business as , a partnership under the Tennessee Uniform Partnership Act, heirs and assigns, forever.

And it does covenant with the said that it is lawfully seized and possessed of said land in fee simple; has a good right to convey it, and the same is unencumbered.

And the said Third National Bank in Nashville, Trustee, does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to the said land to the said Fitzpatricks, their heirs and assigns, against the lawful claims of all persons whomsoever.

In witness whereof the said Third National Bank in Nashville, Trustee, has caused its corporate seal to be affixed and these presents to be signed by

this 26th day of April,
1965.

THIRD NATIONAL BANK IN NASHVILLE

BY Wm J. Wade
TRUST OFFICER

ATTEST:

James B. Sneed
STATE OF TENNESSEE
COUNTY OF DAVIDSON)

Before me, , a Notary Public within and for the State and County aforesaid, personally appeared and with whom I am personally acquainted and who upon their several oaths acknowledged themselves to be the TRUST OFFICER and ASSISTANT TRUST OFFICER respectively of the Third National Bank in Nashville the within named bargainer, a corporation, and that they as such TRUST OFFICER and ASSISTANT TRUST OFFICER being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the

corporation by the said
attesting same by the said and
such ASSISTANT TRUST OFFICER.

WITNESS my hand and official seal at office at Nashville on this
the 26th day of April, 1965.

Elizabeth C. Morrison
Notary Public



My Commission Expires:

May 1, 1968

RECEIVED May 6, 1965 at 3:00 P.M.
Q RPPV REGISTER



[] [] []

Return To
Document Management
Quicken Loans Inc
1050 Woodward Ave
Detroit MI 48226-1906

Cindy L Briley, Register
Sumner County Tennessee

Rec #: [REDACTED]
Rec'd: 100.00 Recorded
State: 224.17 4/16/2020 at 1:14 PM
Clerk: 1.00 in Record Book
Other: 2.00
Total: 327.17 [REDACTED]

Prepared By

Scott Dill
1050 Woodward Ave
Detroit MI 48226-1906
(313)373-0000

Pages [REDACTED]

The Maximum Principal Indebtedness for Tennessee recording tax purposes is \$ 196,927 00

[Space Above This Line For Recording Data]

DEED OF TRUST

MIN [REDACTED]
VA Case Number [REDACTED]

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated

April 2, 2020

together with all Riders to this document

(B) "Borrower" is [REDACTED]

Borrower is the trustor under this Security Instrument

(C) "Lender" is [REDACTED]

Lender is a
organized and existing under the laws of

Corporation
the State of Michigan

TENNESSEE Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS
5159473114

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Wolters Kluwer Financial Services

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Lender's address is 1050 Woodward Ave, Detroit, MI 48226-1906

(D) "Trustee" [REDACTED]

a resident of Nashville

Tennessee

(E) "MERS" is Mortgage Electronic Registration Systems, Inc MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P O Box 2026, Flint, MI 48501-2026, tel (888) 679-MERS

(F) "Note" means the promissory note signed by Borrower and dated April 2, 2020
The Note states that Borrower owes Lender One Hundred Ninety Six Thousand Nine

Hundred Twenty Seven and 00/100

Dollars

(U S \$ 196,927 00) plus interest Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than May 1, 2050 The maximum principal indebtedness for Tennessee recording tax purposes is \$ 196,927 00

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property "

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower The following Riders are to be executed by Borrower [check box as applicable]



Adjustable Rate Rider



Balloon Rider



VA Rider



Condominium Rider



Planned Unit Development Rider



Biweekly Payment Rider



Second Home Rider



1-4 Family Rider



Other(s) [specify]

Legal Attached

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers

(M) "Escrow Items" means those items that are described in Section 3

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for (i) damage to, or destruction of, the Property, (ii) condemnation or other taking of all or any part of the Property, (iii) conveyance in lieu of condemnation, or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property

(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan

(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument

TENNESSEE Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

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(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U S C Section 2601 et seq) and its implementing regulation, Regulation X (12 C F R Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS This Security Instrument secures to Lender (a) the repayment of the Loan, and all renewals, extensions and modifications of the Note, and (b) the performance of Borrower's covenants and agreements under this Security Instrument and the Note For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

County of Sumner
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF
SUBJECT TO COVENANTS OF RECORD

Derivation Clause

The instrument constituting the source of the Borrower's interest in the foregoing described property was a deed recorded see legal description in the Register's Office of Sumner County, Tennessee which currently has the address of [Street] Parcel ID Number [Redacted] [City], Tennessee 37031-4544 [Zip Code] Castalian Springs ("Property Address")

TO HAVE AND TO HOLD, the aforescribed property, together with all the hereditaments and appurtenances thereunto belonging to, or in anywise appertaining, unto the Trustee, its successors in trust and assigns, in fee simple forever Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property, and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property All replacements and additions shall also be covered by this Security Instrument All of the foregoing is referred to in this Security Instrument as the "Property"

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property

UNIFORM COVENANTS Borrower and Lender covenant and agree as follows

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note Borrower shall also pay funds for Escrow Items pursuant to Section 3 Payments due under the Note and this Security Instrument shall be made in U S currency However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender (a) cash, (b) money order, (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity, or (d) Electronic Funds Transfer

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15 Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority (a) interest payments due under the Note, (b) principal due under the Note, (c) amounts due under Section 3 Such payments shall be applied to each Periodic Payment in the order in which it became due Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due



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for (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property, (b) leasehold payments or ground rents on the Property, if any, (c) premiums for any and all insurance required by Lender under Section 5, and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.



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Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement, (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded, or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either (a) a one-time charge for flood zone determination, certification and tracking services, or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the



work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan Material. The representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there



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is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to (a) paying any sums secured by a lien which has priority over this Security Instrument, (b) appearing in court, and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).



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As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if



acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer") (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument, (b) is not personally obligated to pay the sums secured by this Security Instrument, and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure.



There may be only one designated notice address under this Security Instrument at any one time Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision

As used in this Security Instrument (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender, (b) words in the singular shall mean and include the plural and vice versa, and (c) the word "may" gives sole discretion without any obligation to take any action

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law

If Lender exercises this option, Lender shall give Borrower notice of acceleration The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument, (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate, or (c) entry of a judgment enforcing this Security Instrument Those conditions are that Borrower (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred, (b) cures any default of any other covenants or agreements, (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender (a) cash, (b) money order, (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity, or (d) Electronic Funds Transfer Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective-as if no acceleration had occurred However, this right to reinstate shall not apply in the case of acceleration under Section 18



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20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21 (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials, (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection, (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law, and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of



release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property If Borrower learns, or is notified by any governmental or regulatory authority; or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law Nothing herein shall create any obligation on Lender for an Environmental Cleanup

NON-UNIFORM COVENANTS Borrower and Lender further covenant and agree as follows

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Trustee shall give notice of sale by public advertisement in the county in which the Property is located for the time and in the manner provided by Applicable Law, and Lender or Trustee shall mail a copy of the notice of sale to Borrower in the manner provided in Section 15. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and under the terms designated in the notice of sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it. If the Property is sold pursuant to this Section 22, Borrower, or any person holding possession of the Property through Borrower, shall immediately surrender possession of the Property to the purchaser at the sale. If possession is not surrendered, Borrower or such person shall be a tenant at will of the purchaser and hereby agrees to pay the purchaser the reasonable rental value of the Property after sale.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law

24. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the county in which this Security Instrument is recorded Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law

25. Waivers. Borrower waives all right of homestead, equity of redemption, statutory right of redemption and relinquishes all other rights and exemptions of every kind, including, but not limited to, a statutory right to an elective share in the Property



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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it

IN WITNESS WHEREOF, Borrower has executed this Security Instrument

Witnesses

[REDACTED] 2020 (Seal)
[REDACTED]
-Borrower

[REDACTED] (Seal)
[REDACTED]
-Borrower

(Seal)

-Borrower



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TENNESSEE Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

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STATE OF TENNESSEE, Sumner

County ss:

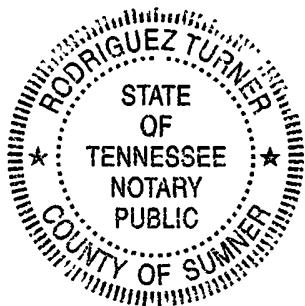
On this 2nd day of April, 2020, before me personally appeared

to me known to be the person(s) described in and who executed the foregoing instrument, and who acknowledged the execution of the same to be his/her/their free act and deed Witness my hand and official seal

My Commission Expires *J. Shishow*

Rodriguez Turner

Notary Public



Loan origination organization Quicken Loans Inc
NMLS ID 3030

Loan originator Law Skipper
NMLS ID 1889866

TENNESSEE Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS
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MERS MIN [REDACTED] [REDACTED]

VA Case Number [REDACTED]
VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

THIS VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER is made this 2nd day of April 11, 2020, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (herein "Security Instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to [REDACTED]

(herein "Lender") and covering the Property described in the Security Instrument and located at [REDACTED]

[Property Address]

VA GUARANTEED LOAN COVENANT In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows

If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of Borrower and Lender Any provisions of the Security Instrument or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations, including, but not limited to, the provision for payment of any sum in connection with prepayment of the secured indebtedness and the provision that the Lender may accelerate payment of the secured indebtedness pursuant to Covenant 18 of the Security Instrument, are hereby amended or negated to the extent necessary to conform such instruments to said Title or Regulations

MULTISTATE VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER
5159473149

Wolters Kluwer Financial Services
VMP ®-538R (0405) 01 10/03

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Initials



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LATE CHARGE At Lender's option, Borrower will pay a "late charge" not exceeding four per centum (4%) of the overdue payment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby

GUARANTY Should the Department of Veterans Affairs fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Department of Veterans Affairs under the provisions of Title 38 of the U S Code "Veterans Benefits," the Mortgagee may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as by law provided

TRANSFER OF THE PROPERTY This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to Section 3714 of Chapter 37, Title 38, United States Code

An authorized transfer ("assumption") of the property shall also be subject to additional covenants and agreements as set forth below

(a) **ASSUMPTION FUNDING FEE** A fee equal to

(0 50%) of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Department of Veterans Affairs If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable This fee is automatically waived if the assumer is exempt under the provisions of 38 U S C 3729 (c)

(b) **ASSUMPTION PROCESSING CHARGE** Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which Section 3714 of Chapter 37, Title 38, United States Code applies

(c) **ASSUMPTION INDEMNITY LIABILITY** If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan The assumer further agrees to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument



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IN WITNESS WHEREOF, Borrower(s) has executed this VA Guaranteed Loan and Assumption Policy Rider

[Redacted]
[Redacted] 04/02/2020
Yordan -Borrower

[Redacted]
[Redacted] 04/02/2020
-Borrower

[Redacted]
[Redacted] -Borrower



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EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s) [REDACTED]

Land situated in the County of Sumner in the State of TN

SITUATED IN THE 1ST CIVIL DISTRICT OF SUMNER COUNTY, TENNESSEE, AND DESCRIBED AS FOLLOWS

BEING LOT NO. [REDACTED] PLAT OF WHICH IS OF RECORD IN
PLAT BOOK [REDACTED] PAGE [REDACTED] REGISTER'S OFFICE OF SUMNER COUNTY, TENNESSEE, TO WHICH REFERENCE
IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF SAID LOT

Commonly known as [REDACTED]

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR
INFORMATIONAL PURPOSES

Being the same property conveyed to [REDACTED] deed dated June 29, 1991 of
record in Deed Book [REDACTED] page [REDACTED] in the County Clerk's Office

True Copy Certification

I, [REDACTED], 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 Michigan

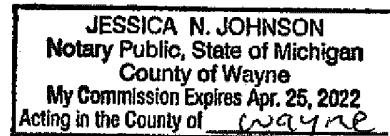
County of Wayne

Personally appeared before me, [REDACTED] notary public for this county and state, [REDACTED] who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary Signature

JESSICA N JOHNSON

My Commission Expires: April 25, 2022
Notary Seal (if on paper)



Holly Hemmrich, Register
Sumner County Tennessee
Rec #: [REDACTED] Instrument [REDACTED]
Rec'd: 15.00 Recorded
State: 0.00 3/13/2023 at 2:18 PM
Clerk: 0.00 in Record Book
Other: 2.00
Total: 17.00
Pages [REDACTED] 2 [REDACTED]

TENNESSEE

COUNTY: SUMNER

LOAN NO.: [REDACTED]



PREPARED BY FIRST AMERICAN MORTGAGE SOLUTIONS, 1795 INTERNATIONAL WAY, IDAHO FALLS, ID 83402
WHEN RECORDED MAIL TO FIRST AMERICAN MORTGAGE SOLUTIONS, 1795 INTERNATIONAL WAY, IDAHO FALLS, ID 83402, PH
208-528-9895

TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS
BENEFICIARY, AS NOMINEE FOR [REDACTED] SUCCESSORS AND ASSIGNS, located
at P.O. BOX 2026 FLINT, MICHIGAN 48501-2026. Assignor, does hereby transfer, assign, and grant unto
[REDACTED] located at 1050 WOODWARD AVE,
DETROIT, MI 48226, Assignee, its successors and assigns, all of Assignor's right, title, interest, powers, and
options in, to, and under that certain Deed of Trust dated APRIL 02, 2020 executed by [REDACTED]
[REDACTED] individual or individuals, Trustor(s), to [REDACTED]
[REDACTED] Original Trustee, for the benefit of MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR [REDACTED]
ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on APRIL 16, 2020 in
Record Book [REDACTED] at Page [REDACTED] as Document No. [REDACTED] in the records of the Register of Deeds in and for
SUMNER County, State of TENNESSEE, as well as all Assignor's right, title, interest, powers and options as they
might pertain to the land described therein.

Maximum principal indebtedness for Tennessee recording Tax purposes is \$0.00. The collateral is the exact same as
the prior debt. This instrument does not increase the principal debt.

TOGETHER WITH all Assignor's right, title, and interest, accrued or to accrue under said Mortgage.

IN WITNESS WHEREOF, the undersigned has caused this Instrument to be executed on MARCH 09, 2023.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS
NOMINEE FOR [REDACTED] SUCCESSORS AND ASSIGNS

QL8040120IM - AM - TN



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MIN: 100039034433901032

MERS PHONE: 1-888-679-6377

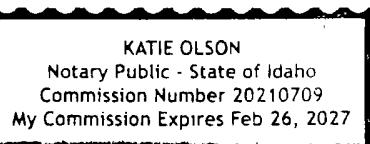
STATE OF IDAHO

COUNTY OF BONNEVILLE) ss.

On MARCH 09, 2023, before me [REDACTED] personally appeared [REDACTED] known to me to be the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR [REDACTED] ITS SUCCESSORS AND ASSIGNS the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

Katie Olson

[REDACTED]
NOTARY PUBLIC



QL8040120IM - AM - TN

Page 2 of 3

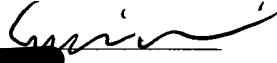
LOAN NO. [REDACTED]

QL8040120IM - AM - TN

LOAN NO. [REDACTED]

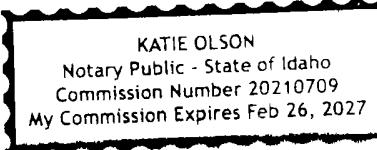
TRUE COPY CERTIFICATION

I, [REDACTED] hereby make oath that I am 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 **MARCH 09, 2023**.

[REDACTED] 
Date: **MARCH 09, 2023**

STATE OF IDAHO COUNTY OF BONNEVILLE) ss.
Sworn to and subscribed before me on this **MARCH 09, 2023**.


KATIE OLSON (COMMISSION EXP. 02/26/2027)
NOTARY PUBLIC

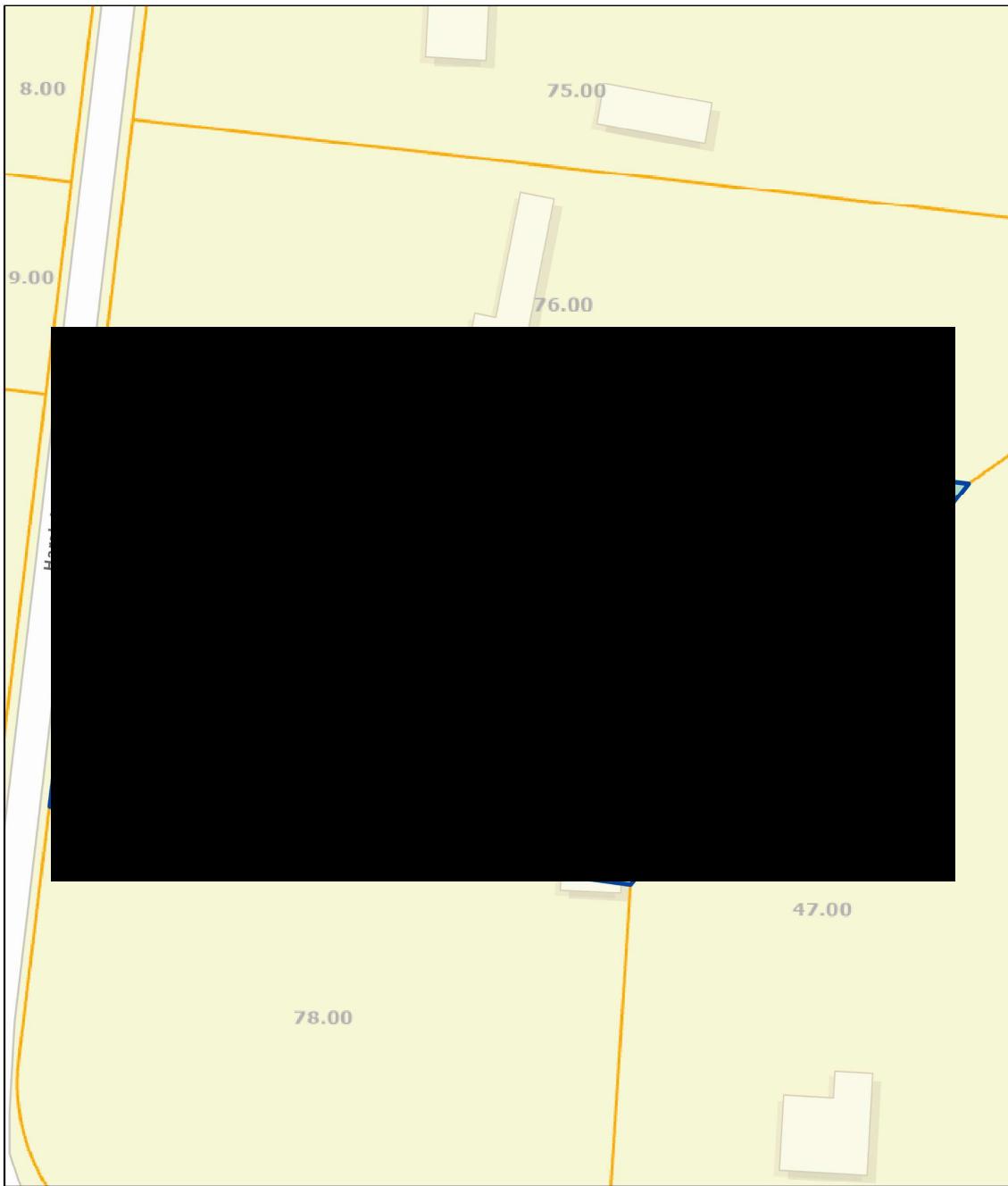


QL8040120IM - AM - TN

Page 3 of 3

LOAN NO. [REDACTED]

Sumner County - Parcel [REDACTED]



Date: April 20, 2023

1:1,128
0 0.01 0.01 0.03 mi
0 0.01 0.02 0.04 km

County: Sumner

Owner: [REDACTED]

Address: [REDACTED]

Parcel Number: [REDACTED]

Deeded Acreage: 0

Calculated Acreage: 0

Date of TDOT Imagery: 2021

Date of Vexcel Imagery: 2021

Esri Community Maps Contributors, Tennessee STS GIS, © OpenStreetMap, Microsoft, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc., METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, State of Tennessee, Comptroller of the Treasury, Office of Local Government (OLG)

The property lines are compiled from information maintained by your local county Assessor's office but are not conclusive evidence of property ownership in any court of law.

CERTIFICATE OF OWNERSHIP AND DELIVERY

I hereby certify that I am the owner of the property shown and described herein and that I hereby adopt this plan of subdivision with my free consent, establish the minimum building restriction lines and dedicate all streets, alleys, walls, parts and places open to public or private use as noted. Date 10-15-78
 Owner John C. Kemp Date 10-15-78
 Surveyor John C. Kemp Date 10-15-78

CERTIFICATE OF ACCURACY

LIBERTY PLAT
TENN. DEPT. OF SURVEY
LIBERTY PLAT

I hereby certify that the plan shown and described hereon is a true and correct survey to the accuracy required by county specifications. (2) That a security bond in the amount of \$1000.00 has been posted with the Planning Commission to guarantee completion of all required improvements in case of default. By John C. Kemp Date 10-15-78

CERTIFICATE OF APPROVAL OF UTILITY SYSTEMS

I hereby certify that the utility systems outlined or indicated on this plan have been installed in accordance with the requirements of the County Road Engineer. Date 10-15-78

CERTIFICATE OF APPROVAL OF STREETS

I hereby certify that the streets shown on this plan have been installed in an acceptable manner and according to county specifications. (2) That a security bond in the amount of \$1000.00 has been posted with the Planning Commission to guarantee completion of all required improvements in case of default. By John C. Kemp Date 10-15-78

CERTIFICATE OF APPROVAL FOR RECORDING

I hereby certify that the subdivision plat shown hereon has been found to comply with the subdivision regulations for Gallatin and/or Sumner County, Tennessee. With the exception of such variances, if any, as are noted in the minutes of the Planning Commission and that it has been approved for recording in the office of the County Register. Planning Commission John C. Kemp Date 10-15-78

RECORD

HUNTER COUNTY, TENNESSEE 19
Right of Way Committee, Sumner County, Tenn. Plat Book
Q.C. 1979, Page _____ in the

CERTIFICATE OF APPROVAL OF STREETS

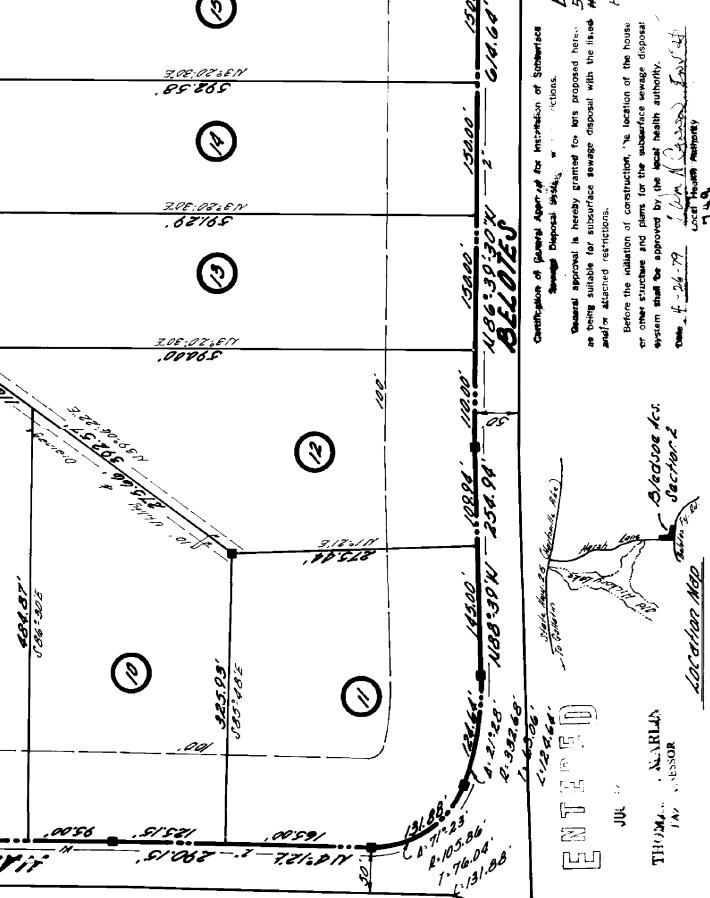
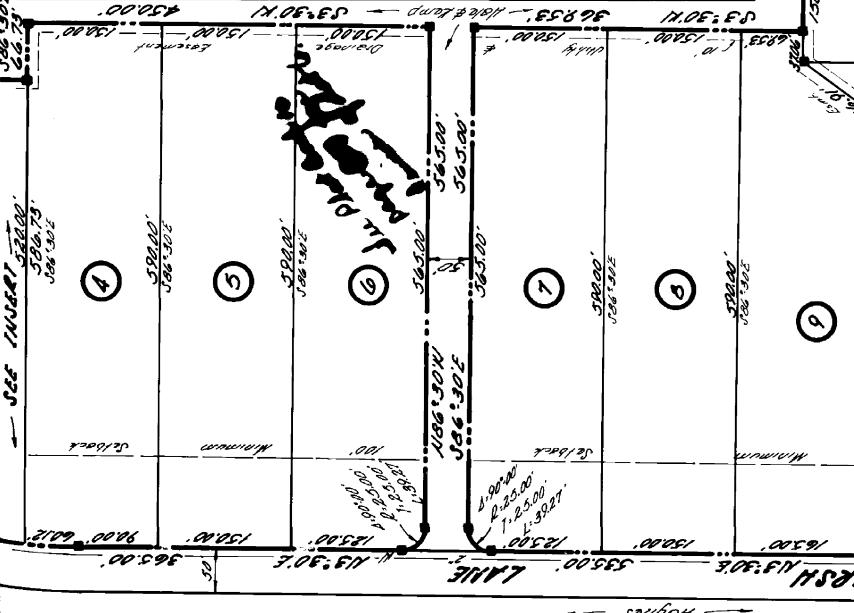
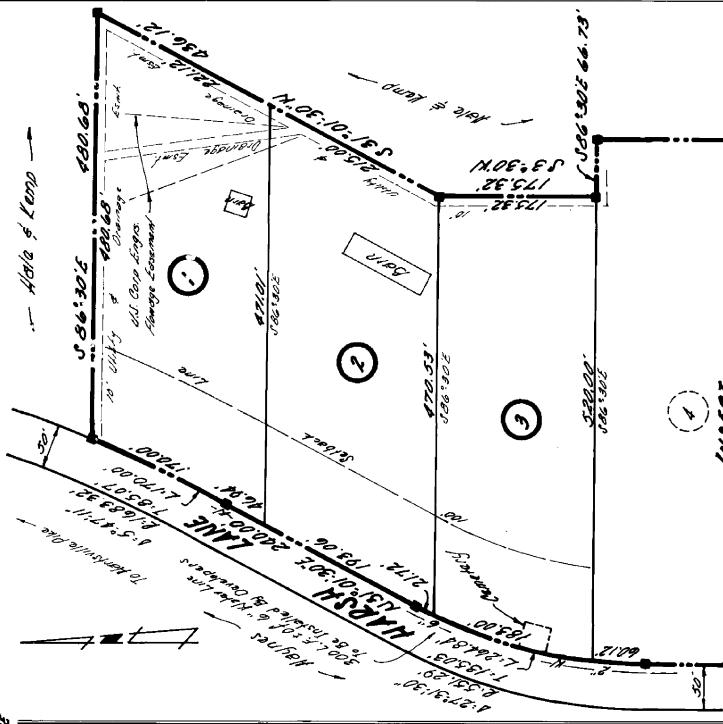
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RECORD

JUL 18 1979
Book 10
Page 200
Plat S. J. R. 1000

CONTENTS: 45.75 ACRES
Note: All lots contain 20 acres
Or More.

1st Civil District, Sumner County, Tenn., Kilkenny, Atk. & Harold Kemp, Owners of Developers
Date: July 27, 1978
Scale: 1/1000
October 1978



Each lot designed for maximum
sewerage disposal, no actions.
General approval is hereby granted for lots proposed herein.
No building designed for 3-Bedroom
Home is permitted.
Before the initiation of construction, the location of the house
or other structure and plans for the surface sewage disposal
shall be approved by the local health authority.
Date: Oct 27, 1978
Scale: 1/1000
October 1978

749