

Name and Address of New Owner:  
Denisa Foster Rich  
1054 Mitchell Street  
Celina, TN 38551

Send Tax Bills To:  
Denisa Foster Rich  
1054 Mitchell Street  
Celina, TN 38551

This Instrument Prepared By:

Patriot Escrow, LLC  
480 Neal Street  
Ste. 201  
Cookeville, TN 38501

Map & Parcel No: 058J-E-027.00

BK/PG: WD131/244-245  
26000449

2 PGS:AL-WARRANTY DEED	
BRENDA BATCH: 29843	
03/26/2026 - 01:11:12 PM	
VALUE	25000.00
MORTGAGE TAX	0.00
TRANSFER TAX	92.50
RECORDING FEE	10.00
DP FEE	2.00
REGISTER'S FEE	1.00
TOTAL AMOUNT	105.50

STATE OF TENNESSEE, CLAY COUNTY  
**BRENDA BROWNING**  
REGISTER OF DEEDS

**SPECIAL/LIMITED WARRANTY DEED**

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid, and other good and valuable consideration, the receipt and legal sufficiency of which are hereby irrevocably acknowledged, Eastman Credit Union Inc., a Tennessee Corporation, "the Grantor," has this day bargained and sold and by these presents does hereby sell, give, transfer and convey unto Denisa Foster Rich "the Grantee," the following described real estate in Clay County, Tennessee:

Land in Clay County, Tennessee, being Lot No. 84C on the Plan of The Pointe at Dale Hollow as established by the First Restated, Amended and Combined Declaration of Protective Covenants, Conditions and Restrictions of record in Book TD145, Page 543, and depicted in Boundary Survey of record in Plat Book P1, Page 754, in the Register's Office for Clay County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Subject to the Restrictions for SWAN RIDGE LAKE RESORT of record in Book WD84, Page 66, Book WD85, Page 69, Book WD85, Page 581, Book WD86, Page 523, Book WD87, Page 170, Book WD87, Page 172 and Book WD87, Page 245, Register's Office for Clay County, Tennessee.

Being the same property conveyed to Eastman Credit Union by Substitute Trustee's Deed from Mark S. Hanor, Substitute Trustee of record in Book WD125, Page 279, Register's Office for Clay County, Tennessee, dated March 1, 2024 and recorded on March 7, 2024.

TO HAVE AND TO HOLD said real estate unto the Grantee, their successors, heirs and assigns, forever in fee simple.

TRANSFERRED  
MAP 58J G E CM P 27.00  
ANGIE EADS  
ASSESSOR OF PROPERTY APPROVED

Grantor covenants that it is lawfully seized and possessed of said real estate, has good right and lawful authority to convey the same, that the title thereto is clear, free and unencumbered (except as hereinbefore specifically set out), and will forever warrant and defend the property conveyed against the lawful claims and demands of all persons claiming by, through, or under Grantor, but against none other.

IN WITNESS WHEREOF, Grantor has caused this Special Warranty Deed to be executed by its authorized officers on the 20th day of March, 2026.

Eastman Credit Union Inc., a Tennessee Corporation

By: [Signature]  
Kelly Price, President & CEO

STATE OF TENNESSEE  
COUNTY OF SULLIVAN

Before me, Sabra Donihe of the state and county mentioned, personally appeared Kelly Price, President & CEO of Eastman Credit Union, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be Loss President & CEO of Eastman Credit Union, the within named bargainer, a Corporation, and that such Kelly Price, President & CEO of Eastman Credit Union as such President & CEO, executed the foregoing instrument for the purpose therein contained, by personally signing the name of the Corporation as President & CEO.

Witness my hand and seal, at office in 17, this 20th day of March, 2026.

[Signature]  
Notary Signature

Printed Name: Sabra Donihe

My commission expires: 3-26-2028

AFFIDAVIT OF VALUE



STATE OF TENNESSEE  
COUNTY OF SULLIVAN

The undersigned hereby offers this instrument for recording within the meaning of the statutes of the State of Tennessee under Tenn. Code Ann. Section 67-4-409, and hereby swears and affirms that the actual consideration for this transfer or value of the property transferred, whichever is greater, is \$25,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Eastman Credit Union Inc., a Tennessee Corporation

By: [Signature]  
Kelly Price, President & CEO

STATE OF TENNESSEE  
COUNTY OF SULLIVAN

Sworn to and subscribed before me this 20th day of March, 2026.

[Signature]  
Notary Signature

My commission expires: 3/26/2028

