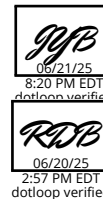


1-1932  
RETURN TO:  
DAN L. LIGON, JR.  
GRANTOR CONNECTOR  
LITTLE ROCK, GA 31525

CAMDEN CO. CLERK'S OFFICE  
2013 OCT 28 PM 2: 17

CAMDEN CO. CLERK'S OFFICE  
REAL ESTATE TAX  
PAID 157.50  
This 28 October 2013  
BOOK PAGE  
1692 00323  
007395  
Clerk of Superior Court  
Joy Lynn Turner



[ABOVE SPACE RESERVED FOR RECORDING DATA]

PREPARED BY:  
BANK OF THE OZARKS  
OFFICE OF GENERAL COUNSEL  
P.O. BOX 8811  
LITTLE ROCK, AR 72231-8811

Executed in:  
STATE OF TEXAS )  
COUNTY OF BOWIE )

### LIMITED WARRANTY DEED

THIS INDENTURE is made this 23<sup>d</sup> day of October, 2013, between **BANK OF THE OZARKS** (hereinafter referred to as "Grantor") and **RUDOLPH D. BENNOR AND JAYNE Y. BENNOR** (hereinafter collectively referred to as "Grantee") to include their respective successors, legal representatives and assigns where the context requires or permits.

### WITNESSETH:

GRANTOR, in consideration of the sum of Ten and No/100 Dollars (\$10.00) and other valuable consideration, the receipt and sufficiency whereof are hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and does hereby grant, bargain, sell, alien, convey, and by these presents grant, bargain, sell and convey to Grantee the following described property (hereinafter collectively referred to as the "Land"):

All of that certain lot, tract or parcel of land situate, lying and being in the 270<sup>th</sup> G.M. District, Camden County, Georgia, described and identified according to that certain plat of survey prepared by Copeland & Associates, prepared by Walter P. Copeland, Georgia Registered Land Surveyor No.

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1692 00325

survey of the property herein conveyed, and all matters accruing prior to the date of acquisition of the Land by Grantor.

EXECUTED under seal as of the date written above.

**BANK OF THE OZARKS**

By: *Rick L. Wisdom*  
Rick L. Wisdom  
Division President

[BANK SEAL]



Signed, sealed, and delivered  
in the presence of

*Linda Perry*

Witness

*Katrina Diane Brown*

Notary Public

My Commission Expires: 5-18-16

[NOTARY SEAL]



OCT 28 2013  
Recorded  
*[Signature]*  
CLERK OF COURT

BOOK PAGE

1692 00327

- (F) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."  
(G) **"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.  
(H) **"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]:

- |  |   |
|--|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Planned Unit Development Rider                    |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Biweekly Payment Rider                                       |
| <input type="checkbox"/> 1-4 Family Rider      | <input checked="" type="checkbox"/> Second Home Rider                                 |
| <input type="checkbox"/> Condominium Rider     | <input checked="" type="checkbox"/> Other(s) [specify]<br>Acknowledgment Waiver Rider |

(I) **"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.

(J) **"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.

(K) **"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.

(L) **"Escrow Items"** means those items that are described in Section 3.

(M) **"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.

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

(O) **"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.

(P) **"RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. §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.

(Q) **"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

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the \_\_\_\_\_ COUNTY of \_\_\_\_\_ CAMDEN \_\_\_\_\_:

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]