PREPARED BY (AND RETURN TO):
WILKINS & IVEY, Attorneys
2405 Crestmoor Road; P.O. Box 150157
Nashville, Tennessee 37215-0157
Ph. (615) 298-3312 - Fax. 292-8746

W & I Ref: (kd) (Title No: 31435)
Dav. Co. File: Box 8

State of Tennessee
County of Davidson
The actual consideration or value, whichever is greater, for this transfer is: $ 69005.14

Semyon Fridman
Affiant

Sworn and subscribed before me this
31st day of December, 1991.

Notary Public

My Comm. Expires: Sept 16, 1995

ADDRESS NEW OWNER:
Semyon Fridman
816 Williamsburg West Drive
Nashville, Tennessee 37221

RESPONSIBLE FOR PAYMENT OF TAXES:
Standard Federal Savings Bank
5280 Corporate Drive
Frederick, Maryland 21701

MAP-PARCEL NUMBERS
142-6-C-26

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Ulysses M. Tandoc and spouse, Stephanie J. Tandoc,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Semyon Fridman and spouse, Galina Golovina,** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

A certain condominium apartment in Davidson County, Tennessee, being Unit No. 18A on the plan of Section 5 Doral Country Villa, of record in Book 5050, page 93, Register's Office for said County which plan and record thereof are incorporated herein and made a part hereof by reference.

BEING the same property conveyed to Ulysses M. Tandoc and wife, Stephanie J. Tandoc by deed from David L. Hayes, unmarried, of record in Book 7883, page 492, Register's Office for Davidson County, Tennessee.

It is understood and agreed that part of the consideration for the transfer of the described property is the agreement of the Grantee to assume the unpaid principal balance of a note secured by a first mortgage deed of trust to Statesman Mortgage Company, of record in Book 7883, Page 495, said Register's Office; and that the escrow account held by the mortgagee in connection with said loan is hereby transferred to the said Grantee.

Description Reference: The description is the same as that used in the last deed prior to this transaction..

The property herein conveyed is subject to the restrictions, easements, liens and other matters set forth in the Master Deed and By-Laws of record in Book 5011, Page 395, Book 5011, page 429, Book 5194, page 134 and Book 5194, page 136, said Register's Office, and to the matters set forth in the referenced Condominium Plan of record.

This instrument is executed on behalf of Stephanie J. Tandoc by Ulysses M. Tandoc as Attorney in Fact pursuant to a Power of Attorney being recorded concurrently herewith. The affidavit of said Attorney in Fact is attached as "Exhibit A" to or on this instrument and incorporated herein by reference.

This is improved property, known as: 816 Williamsburg West Drive, Nashville, Tennessee 37221

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 31st day of December, 1991.

Ulysses M. Tandoc
Ulysses M. Tandoc

Stephanie J. Tandoc
Stephanie J. Tandoc, By: Ulysses M. Tandoc, Atty-In-Fact

State of Tennessee
County of Davidson

On this 31st day of December, 1991, before me the undersigned authority, personally appeared Ulysses M. Tandoc, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: Sept 16, 1995

Notary Public

State of Tennessee
County of Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Ulysses M. Tandoc**, with whom I am personally acquainted (or whose identity was proved to me on the basis of satisfactory evidence), and who acknowledged the execution of the within instrument on behalf of **Stephanie J. Tandoc**, as Attorney-in-Fact, as the free act and deed of the said Principal.

Witness my hand and official seal at Nashville, Tennessee, this the 31st day of December, 1991.

Notary Public

My Commission Expires: Sept 16, 1995

EXHIBIT "A"
To
WARRANTY DEED

FROM: Ulysses M. Tandoc and Stephanie J. Tandoc

TO: Semyon Fridman and Galina Golovina

A F F I D A V I T

The undersigned Affiant, being first duly sworn, deposes and says as follows:

1. That the document to which this affidavit is exhibited was executed by the undersigned as attorney-in-fact for the principal thereon shown.

2. That the execution is proper and within the scope of the power-of-attorney referenced in the instrument.

3. That at the time of execution of said document the Affiant had no knowledge or notice of the termination of the power-of-attorney, either by revocation or by the principal's death, disability, or incapacity.

Further the Affiant Saith not.

References to the singular include the plural, when applicable.

Ulysses M. Tandoc, Affiant

Sworn to and subscribed before me this

31st day of December, 1991.

Notary Public

My Commission Expires: Sept 16, 1995

4375 01/06 0101 03CHECK 262.30

IDENTIFICATION REFERENCE

JAN 6 9 58 AM '92

7.4525

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

BOOK 8522 PAGE 441

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 69005.14
CON TX 255.30
PRFEE 1.00
WDEED 6.00
TOTAL 262.30
CHECK 262.30

01/06/92 01 09:59 0001 4375

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

7.45.25.

IDENTIFICATION REFERENCE

JAN 6 9 58 AM '92

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TENNESSEE

No. 490817