This Instrument Prepared By:
John T. Gwin, Attorney at Law
2800 North Mt. Juliet Road
Mt. Juliet, Tennessee 37122-3008

ADDRESS NEW OWNER:
Mikhail Yurevich Zemmel
617 Sue Drive
Antioch, Tennessee 37013

MORTGAGEE:
Bank of America
2059 Northlake Parkway
Tucker, GA 30084

Davidson County DEEDWARR
Recvd: 04/30/01 09:20 3pgs
Fees:15.00 Taxes:441.04
20010430-0042949

SEND TAX BILL TO:
Mortgagee

MAP **162-10-1**
GROUP
PARCEL **94.00**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Dana R. Sparkman and wife, Deborah G. Sparkman** hereinafter called the Grantors, have bargained and sold, and by these presents, do transfer and convey unto **Mikhail Yurevich Zemmel and wife, Elena A. Zemmel**, hereinafter called the Grantees, their heirs and assigns, that certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 94 on the Plan of Brookview Estates, Section 2, of record in Book 4460, page 163, said Register's Office, described as follows:
>
> Said Lot No. 94 fronts 83.6 feet on the easterly side of Sue Drive and extends back 123.68 feet between parallel lines to a dead line in the rear.
>
> Being the same property conveyed to Dana R. Sparkman and wife, Deborah G. Sparkman by deed from Frank LaForge Miller, Jr. and wife, Martha Ann Miller dated February 13, 1978, of record in Book 5252, page 705, Register's Office for Davidson County, Tennessee.
>
> This is improved property known as 617 Sue Drive, Antioch, Tennessee 37013.

Taxes for the current year have been settled between the parties. This conveyance is made subject all planning, zoning, and health department rules and regulations which may affect the premises. This conveyance is also made subject to the following matters:

1. Subject to Real Property Taxes for 2001, a lien not yet due and payable. Map 162-10-1, Parcel 94.00. If improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which the improvements are completed, as defined by Statute. Any applicable 2001 ad valorem real property taxes assessed by the Taxing Authority constitute a lien, due and payable.

2. Subject to restrictive covenants contained in an instrument of record in Trust Deed Book 4689, page 561, said Register's Office, and to which instrument reference is here made for the complete and exact terms of said restrictive covenants.

3. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plat Book 4460, page 163, Register's Office for Davidson County, Tennessee, including but not by way of limitation an Owner's Certificate; all setback lines and easements as depicted on said plat and health department rules and regulations. Reference is here made to said Plat for a more complete depiction of the terms and details thereupon.

TO HAVE 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,

Grantors do covenant with the said Grantees that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and warrant that the same is unencumbered unless otherwise herein set out; and,

Grantors do further covenant and bind themselves, their 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 this the 26th day of April, 2001.

Dana R. Sparkman

Dana R. Sparkman

Deborah G. Sparkman

Deborah G. Sparkman

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Dana R. Sparkman and wife, Deborah G. Sparkman**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal at office this 26th day of April, 2001.

Patricia M. Gwin
NOTARY PUBLIC

My Commission Expires: 12/15/2004

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $119,200.00.

Mikhail Yurievich Zemtsov
AFFIANT

Subscribed and sworn to before me on this 26th day of April, 2001.

Patricia M. Gwin
NOTARY PUBLIC
My Commission Expires: 12/15/2004