CHARLES A. SULLIVANT, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 109,250.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 5th DAY OF December, 2001

Notary Public

MY COMMISSION EXPIRES: 10/25/03
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Linda S. Harris & Associates, 213 Ward Circle, Suite 200, Brentwood, Tn 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
John J. LaRosa (NAME)	First NLC Financial Services (NAME)	82-16-379
811 Shelby Avenue (ADDRESS)	700 W. Hillsboro Blvd. B1 #204 (ADDRESS)	
Nashville, Tennessee 37206 (CITY) (STATE) (ZIP)	Deerfield Beach, Florida 33441 (CITY) (STATE) (ZIP)	18W06690

FOR AND 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, WE, Joel R. Racheff and wife, Patricia C. Racheff

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO John J. LaRosa and wife, Katherine M. LaRosa

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Land in Davidson County, Tennessee, being Lot No. 139 on the Plan of Williams First Addition to Edgefield, now East Nashville, of record in Book 21, page 45, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to Joel R. Racheff and wife, Patricia C. Racheff by deed from Kenneth Barbee, Sr., married of record as Instrument No. 200004040033892, Register's Office for Davidson County, Tennessee, dated March 31, 2000.

This conveyance is subject to taxes for the year 2002 and to taxes for subsequent years, and to any and all restrictions and easements of record.

Davidson County DEEDWARR
Recvd: 12/10/01 09:07 2pgs
Fees:13.00 Taxes:404.23

20011210-0135378

unimproved ( )
This is improved (X) property, known as 811 Shelby Avenue, Nashville, Tennessee 37206
(House Number) (Street) (P.O. Address) (City or Town) (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 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, 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 GRANTEES, 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 our hand s this 5th day of December, 2001

Joel R. Racheff
By: Joel R. Racheff by Stephanie Dooley attorney in fact
Stephanie Dooley, Attorney-in-fact
Patricia C. Racheff
By: Patricia C. Racheff by Stephanie Dooley attorney in fact
Stephanie Dooley, Attorney-in-fact

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Patricia C. Racheff

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that (s)he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 5th day of December, 2001.

Commission expires _____

Notary Public

STATE OF TENNESSEE
COUNTY OF

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 _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes 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 _____.

My commission expires _____

Notary Public

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On this, 5th day of December, 2001, personally appeared before me, Stephanie Dooley, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained and who further acknowledged that he is the "attorney-in-fact" of Joel R. Racheff & Patricia C. Racheff and is authorized by them to execute this instrument on their behalf, as their free act and deed.

Witness my hand, at office, this 5th day of December, 2001

My commission expires 10/25/03

Notary Public

CHARLES A. SULLIVANT, JR.
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires