THIS INSTRUMENT PREPARED BY:
Richard A. Northcutt, Attorney
217 Pineway Drive
Nashville, TN 37217

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
FILE BOX 45
The actual consideration or value, whichever is greater, for the transfer is $ 34,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME,
THIS THE 28th DAY OF December, 2001.

Notary Public
My Commission Expires: 3/29/03

FROM:	TO:
Altegra Credit Company	Michael D. Gabrysiak

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NO.:
Michael D. Gabrysiak 2351 Old Laguardo Lebanon, TN 37087	NEW OWNER	MAP #72-11 PARCEL #395

SPECIAL WARRANTY DEED

FOR AND IN 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, Altegra Credit Company, hereinafter called the GRANTOR, has bargained and sold, and by these presents do transfer and convey unto Michael D. Gabrysiak and wife, Livia E. Gabrysiak, hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 206 on the map showing the subdivision of Water's Place, as of record in Book 332, Page 136 and 137, Register's Office for said County. Said Lot No. 206 fronts 50 feet on the northerly side of Essex Avenue and runs back between parallel lines 150 feet to an alley.

Being the same property conveyed to Altegra Credit Company by Trustee's Deed from Arnold M. Weiss, as Substitute- Trustee, of record in Instrument 20010504-0046002, said Register's Office.

The street address of the Real Property is 1607 Essex Avenue, Nashville, TN 37216, ____ Unimproved / _X_ Improved real property.

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to GRANTEES, their heirs and assigns, forever.

GRANTOR further covenants and binds itself, its representatives, successors and assigns to warrant specially and forever defend the title to said real estate to GRANTEES, their heirs and assigns, against the lawful claims of all persons claiming through and under GRANTOR (other than claims arising out of the matters set forth above), but not further or otherwise. 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.

IN WITNESS WHEREOF, GRANTOR has caused this SPECIAL WARRANTY DEED to be executed on this 20th day of December, 2001.

GRANTOR – Altegra Credit Company

By C. Allan Smith

ASST. V.P.

Title

Davidson County DEEDWARR
Recvd: 12/31/01 13:47 2pgs
Fees:13.00 Taxes:125.80

20011231-0145057

STATE OF PENNSYLVANIA
COUNTY OF ALLEGHENY

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared C. ALLAN SMITH, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon his/her oath acknowledged himself/herself to be the ASST VP of Altegra Credit Company the within named bargainer(s) and corporation, and that he/she as such AVP, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said C. ALLAN SMITH as such AVP.

Witness my hand and official seal at Pgh, PA. this 20th day of December, 2001.

My Commission Expires: _____

NOTARY PUBLIC

Notarial Seal
Mary Fran Felion, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Dec. 24, 2005
Member, Pennsylvania Association Of Notaries