THIS INSTRUMENT PREPARED BY :
Joe Vaulx Crockett, III
Suite 1050 American Center
3100 West End Avenue
Nashville, TN 37203

RETURN TO:
Richland Title & Escrow
Box 40B

ADDRESS OF NEW OWNER:
H. Patrick Meusel
2818 Westwood Avenue
Nashville, TN 37215

SEND TAX BILLS TO:
Wells Fargo Home Mortgage
P. O. Box 6502
Springfield, OH 45501-6502

MAP-PARCEL NOS.
104-14A-1

WARRANTY DEED

For and in consideration of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, the undersigned **Deena Michelle Chardkoff and Richard Chardkoff and Joan Chardkoff,** hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto **H. Patrick Meusel and wife, Julia Meusel,** hereinafter called the Grantee, their successors and assigns, certain land in Davidson County, Tennessee, described as follows:

A certain condominium apartment in Davidson County, Tennessee, being Unit No. 2818 on the Plan of Westbrooke Condominiums, as shon as Exhibit "A" in the Master Deed of record in Book 7341, Page 459, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to Deena Michelle Chardkoff and Richard Chardkoff and Joan Chardkoff by deed from Albert F. Jones and wife, Dana G. Jones of redcord in Book 11659, Page 15, Register's Office for Davidson County, Tennessee.

The property herein conveyed is subject to taxes for the current year and any and all matters shown on the referenced plan of record in said Register's Office.

This instrument is being executed in behalf of Richard Chardkoff and Joan Chardkoff. pursuant to a Power of Attorney executed by same and is recorded in the Register's Office of Davidson County, Tennessee as Instrument No. 20020301 0025843 ~~20020301 0025844~~.

The property is not the principal residence of the Grantors.

This is improved property known as 2818 Westwood Avenue, Nashville, Tennessee 37215.

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, their heirs and assigns, forever; and Grantors do covenant with the said Grantee that we are lawfully siezed 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 Grantee, their heirs and representatives, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantors have executed this instrument this 28th day of February, 2002.

Deena Michelle Chardkoff

Richard Chardkoff, By: Deena M. Chardkoff, Atty-In-Fact

Joan Chardkoff, By: Deena M. Chardkoff, Atty-in-Fact

Davidson County DEEDWARR
Recvd: 03/01/02 07:50 2pgs
Fees:13.00 Taxes:614.20

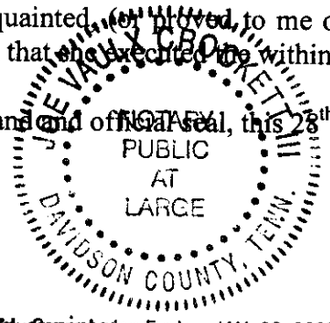
20020301-0025845

Atty-in-Fact

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 Deena Michelle Chardkoff, the bargainor, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this 28th day of February, 2002..



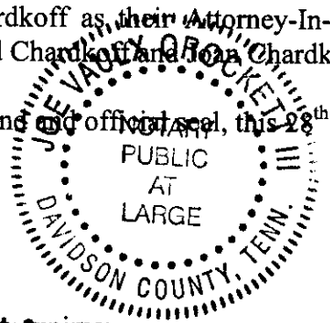
Notary Public

My commission expires: My Commission Expires JAN. 29, 2005

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 Deena M. Chardkoff, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument on behalf of Richard Chardkoff and Joan Chardkoff as their Attorney-In-Fact, as the free act and deed of the within named Richard Chardkoff and Joan Chardkoff.

Witness my hand and official seal, this 28th day of February, 2002.



Notary Public

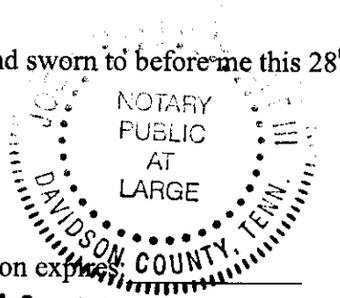
My commission expires: My Commission Expires JAN. 29, 2005

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $166,000.00.

Affiant

Subscribed and sworn to before me this 28th day of February, 2002.



Notary Public

My commission expires: My Commission Expires JAN. 29, 2005