Box 5

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $122,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 02/28/02.

Notary Public

MY COMMISSION EXPIRES: 9/25/04

(AFFIX SEAL)

NOTARY PUBLIC AT LARGE — DAVIDSON COUNTY, TENNESSEE

Davidson County DEEDWARR
Recvd: 03/01/02 13:28 2pgs
Fees:13.00 Taxes:451.40

20020301-0026229

THIS INSTRUMENT WAS PREPARED BY
Michael Troy Haley, Attorney
Real Estate Loan Services (NAME) 1100 Kermit Dr Ste 204 Nashville, TN 37217 (ADDRESS)

ADDRESS NEW OWNERS(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Janusz A. Polanowski et ux (NAME)	CUNA Mutual Mortgage Corp. (NAME)	142-08-0-A
111 Bear Track (STREET ADDRESS/ROUTE NUMBER)	PO Box 6600 (STREET ADDRESS)	23.00 CO
Nashville, TN 37221 (CITY/STATE/ZIP)	Rancho Cucamonga, CA 91729-6600 (CITY/STATE/ZIP)	

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, WE,

James F. Holt, Jr. unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Janusz A. Polanowski and wife Tracy E. Polanowski

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 Unit 23 on the Plan of Phase I Coronada Townhome Condominiums of record in Plat Book 4860, page 20, Register's Office for said County, to which plan reference is made for a more complete description, together with the appurtenant interest in the common elements of Coronada, a condominium, a horizontal property regime established by Master Deed of record in Book 4901, page 679, amended in Book 5202, page 329, Book 5306, page 241, Book 5522, page 675, and Book 5869, page 269, said Register's Office.

BEING the same property conveyed to James F. Holt, Jr., unmarried, by Warranty Deed from Ellis Anthon Eff and wife, Ayse Emel Coskunes Eff, dated July 31, 2001, recorded August 2, 2001, of record in Instrument No. 20010802-0082078, Register's Office for Davidson County, Tennessee.

rta/79830-02

Subject to the following: 2002 county property taxes, which have been prorated and assumed by Grantees; restrictions of record in Book 4901, page 679, amended in Book 5202, page 329, Book 5306, page 241, Book 5522, page 675, Book 5869, page 269, Register's Office for Davidson County, Tennessee, and otherwise of record; charter of record in Book 4902, page 938, Book 6132, page 118, Book 7694, page 733, said Register's Office; easement in Book 4788, page 761, Book 4816, page 965 and Book 4816, page 968, and Book 9045, page 954; and to all matters appearing on the Plan of record in Plat Book 4860, pages 26 and 679, said Register's Office, and otherwise of record.

This is unimproved ( )
improved (X) property, known as 111 Bear Track (House Number/Street) Nashville (City/Town) TN (State) 37221 (Postal Code)

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 my hand this 28th day of February, 2002.

James F Holt Jr by Cathy E Reed a/f

JAMES F. HOLT, JR., by Cathy E. Reed, Attorney 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 **Cathy E. Reed, Attorney in Fact for James F. Holt, Jr. unmarried,** the bargainor(s), with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged herself to be the duly appointed Attorney in Fact for James F. Holt, Jr., unmarried, and that _____she____executed the within instrument for the purposes therein contained, by signing the name of James F. Holt, Jr., as his duly appointed Attorney in Fact, being fully authorized to act pursuant to Power of Attorney recorded herewith, as his free act and deed.

Witness my hand and official seal at **Nashville**, **TN**, this **02/28/02**.

Notary Public

MICHAEL T. HALEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

Commission Expires: 09/25/2004