15232-1
Box 14A

THIS INSTRUMENT PREPARED BY:

MITCHELL A. WATTS, ATTORNEY
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $***137,350.00.

Affiant

Subscribed and sworn to before me this 12th day of July, 2002.

Notary Public

My Commission Expires: 9-24-05

ADDRESS OF NEW OWNER

DARRYL BORLAND
3905 Elkins Avenue
Nashville, Tennessee 37209

SEND TAX BILLS TO

Chase Manhattan Mortgage
P.O. Box 78824
Phoenix, AZ 85062-8824

MAP & PARCEL NOS.

MAP 092-13-0
PARCEL 200.00

Davidson County DEEDWARR
Recvd: 07/17/02 08:21 2pgs
Fees:13.00 Taxes:508.20
20020717-0085820

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED THIRTY SEVEN THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS ($***137,350.00) and other good and valuable consideration, the receipt and legal sufficiency of all of which is hereby acknowledged, we, JEFFREY KENDIG and wife, MARLENY CASTILLO, (hereinafter called the "GRANTORS"), have bargained and sold, and by these presents do transfer and convey unto DARRYL BORLAND and*RENATA MURGASOVA, _____, (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: *wife,

BEING Lot No. 3, Block 25, on the Plan of Charlotte Park Company's Second Addition to Nashville of record in Book 57, pages 160 and 161, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed Jeffrey Kendig and wife, Marleny Castillo, by deed from Hal Wilson, married, of record as Instrument No. 20020228-0025457 in the Register's Office for Davidson County, Tennessee.

This is improved property known as 3905 Elkins Avenue, Nashville, Tennessee 37209.

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.

GRANTORS 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 the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee.

2. Matters, if any, shown on the plan of Charlotte Park Company's Second Addition to Nashville, Block 25, of record in Book 57, pages 160 and 161, Register's Office for Davidson County, Tennessee.

GRANTORS 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.

IN WITNESS WHEREOF we have hereunto set our hands on this the 11th day of July, 2002.

JEFFREY KENDIG

MARLENY CASTILLO

BY: Jeffrey Kendig
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 JEFFREY KENDIG, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 11th day of July, 2002.

Notary Public

My Commission Expires: 10-17-05

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, JEFFREY KENDIG, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of MARLENY CASTILLO, and acknowledged that he executed the same as the free act and deed of the said MARLENY CASTILLO.

Witness my hand and official seal this 11th day of July, 2002.

Notary Public

My Commission Expires: 10-17-05

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee