WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $182,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 19TH DAY OF SEPTEMBER, 2002.

Notary Public

MY COMMISSION EXPIRES: AT LARGE

(AFFIX SEAL)

NOTARY PUBLIC ROBERT L. SCRUGGS DAVIDSON CO. TENNESSEE

THIS INSTRUMENT WAS PREPARED BY:
Law Offices of Robert L. Scruggs, 111 Westwood Place, Suite 304, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Clifford O. Richmond	AmSouth Bank	Map 117-10
(NAME) 3805 Bedford Avenue	(NAME) P.O. Box 57046	**Parcel 111**
(ADDRESS) **Nashville, TN 37215**	(ADDRESS) Irvine, CA 92619-7046	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

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, I, **Charlotte Begalla**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Clifford O. Richmond**, 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 part of Lot No. 15 on the Plan of Hillsboro Views Block C, of record in Book 974, page 64-65, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being a portion of the same property conveyed to Theodore A. Begalla and wife, Charlotte Begalla by deed of record in Book 1512, page 576, Register's Office of Davidson County, Tennessee. The said Theodore A. Begalla died testate in Davidson County, Tennessee, on February 11, 2000, his will appearing of record in Will Book 233, page 263 in the County Clerk's Office for Davidson County, Tennessee, and by Item II of said Will he devised all of the real property of which he died seized and possessed to his wife, Charlotte Begalla.

This conveyance is made subject to the following conditions and easements: (a) 2002 real property taxes which have been prorated and assumed by the grantee(s); (b) all matters appearing on the plan of record in Book 974, page 64-65, said Register's Office; and (c) Restrictive covenants contained in Book 3964, page 409 and Book 1512, page 576, said Register's Office.

CMB

This is ~~unimproved~~ improved property, known as 3800 Bedford Ave., Nashville, TN 37215
(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 my hand this 19th day of September, 2002.

Charlotte M. Begalla
Charlotte Begalla
By: James Begalla, Attorney In Fact

Davidson County DEEDWARR
Recvd: 09/24/02 09:54 2pgs
Fees:13.00 Taxes:673.40

20020924-0116249

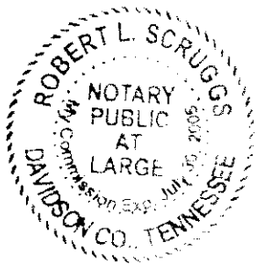
STATE OF TENNESSEE

COUNTY OF DAVIDSON

On this 19th day of September, 2002, before me personally appeared James Begalla, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of Charlotte Begalla and acknowledged that he executed the same as the fee act and deed of Charlotte Begalla.

Witness my hand and official seal at Brentwood, Tennessee this 19th day of September, 2002.

Commission expires:



Robert L. Scruggs — Notary Public