Box 23
MBH

THIS INSTRUMENT PREPARED BY AND WHEN RECORDED RETURN TO:	PROPERTY OWNER:	PROPERTY ADDRESS:	MAIL TAX BILLS TO:	TAX PARCEL NO.:
Robert C. Liddon, Attorney Baker, Donelson, Bearman & Caldwell 165 Madison Avenue, Suite 2000 Memphis, Tennessee 38103	First Tennessee Bank National Association Attn: Mr. Thomas F. Baker, IV 165 Madison Avenue Memphis, TN 38103	2340 Jackson Downs Boulevard Nashville, Tennessee	First Tennessee Bank National Association Attn: Mr. Thomas F. Baker, IV 165 Madison Avenue Memphis, TN 38103	085-00-0-207.00

WARRANTY DEED

THIS INDENTURE, made and entered into as of the 10th day of January, 2002, by and between **JOHN J. KUCZMA, JR.**, an individual whose address is 1159 Blackheath Court, Myrtle Beach, South Carolina 29575 (hereinafter "Grantor"), and **FIRST TENNESSEE BANK NATIONAL ASSOCIATION**, a national banking association whose address is 165 Madison Avenue, Memphis, Tennessee 38103 (hereinafter "Grantee");

W I T N E S S E T H :

THAT for and in consideration of Ten Dollars ($10.00), cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, Grantor has bargained and sold and does hereby bargain, sell, convey, and confirm unto Grantee the following described real estate, situated and being in City of Nashville, County of Davidson, State of Tennessee, to-wit:

Lot No. 1 on the Plan of Jackson Downs, Phase Four, of record as Instrument No. 20010606-0059240, Register's Office for said County, to which reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to JOHN J. KUCZMA, JR., by deed from MATHEW PARTNERS, INC., of record in Book 9356, page 781, said Register's Office.

TO HAVE AND TO HOLD the aforesaid real estate, together with all appurtenances and hereditaments thereunto belonging or in anywise appertaining unto Grantee, its successors, and assigns in fee simple forever.

AND, Grantor does hereby covenant with Grantee that Grantor is lawfully seized in fee of the aforedescribed real estate; that Grantor has a good right to sell and convey the same; that the same is unencumbered, except for (a) matters shown on the Plan of record as Instrument No. 20010606-0059240 in the Davidson County, Tennessee, Register's Office, (b) Reciprocal Easement Agreement of record as Instrument No. 20010606-0059481 in said Register's Office, and (c) property taxes for the year 2003 not yet due and payable, to all of which this conveyance is expressly made subject, and that the title and quiet possession thereto Grantor will warrant and forever defend against the lawful claims of all persons.

As used herein, pronouns shall be construed according to their gender and number according to the context thereof.

Davidson County DEEDWARR
Recvd: 01/13/03 16:20 3pgs
Fees:18.00 Taxes:2035.00
20030113-0005480

IN WITNESS WHEREOF, Grantor has executed this instrument on this the day and year first above written.

JOHN J. KUCZMA, JR.

ACKNOWLEDGMENT(S)

STATE OF South Carolina
COUNTY OF Horry

Personally appeared before me, Sarah B. Rhyne, a Notary Public in and for said State and County, **JOHN J. KUCZMA, JR.**, the within named bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and seal at office, on this 9th day of January, 2003.

Sarah B. Rhyne
Notary Public

My Commission Expires:
11-20-05

AFFIDAVIT OF VALUE

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $550,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

AFFIANT

SUBSCRIBED AND SWORN TO before me this 10th day of January, 2003.

Penny L. Weston
Notary Public

My Commission Expires:
1/29/05

M-RAD-685148-v4
100000-[illegible] 01/08/03

Conveyance of Marital Rights

Title to the real estate is vested in John J. Kuczma, Jr.. The undersigned, DONNA KUCZMA, spouse of the said John J. Kuczma, joins herein for the purpose of granting, bargaining, selling, conveying and confirming and does hereby grant, bargain, sell, convey and confirm unto Grantee, its successors and assigns, all rights, claims and interest of every kind, character and description whatsoever which said spouse now has or hereafter may acquire in the real estate by virtue of marriage, including but not limited to homestead and any interest in the aforedescribed real property as all or part of an elective share of a surviving spouse as provided by the laws of the State of Tennessee, but the said Donna Kuczma does not join in the covenants and warranties of this Warranty Deed.

IN WITNESS WHEREOF, the undersigned has executed this instrument on this the 10th day of January, 2003.

Donna Kuczma

DONNA KUCZMA

STATE OF S Carolina
COUNTY OF Georgetown

Personally appeared before me, Debra V Myers, a Notary Public in and for said State and County, DONNA KUCZMA, the within named bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and seal at office, on this 10 day of January, 2003.

Debra V Myers

Notary Public

DEBRA V MYERS NOTARY PUBLIC SOUTH CAROLINA

My Commission Expires:

8-5-03

(For Recording Data Only)