WARRANTY DEED

JIM R. VANDERPOOL NOTARY PUBLIC AT LARGE MY COMMISSION EXPIRES MAY 30, 2004 DAVIDSON COUNTY, TN

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS $ 310,000.00

Momchil Velkovsky
AFFIANT

SUBSCRIBED AND SWORN TO ME ON THE 21ST DAY OF MAY, 2003.

NOTARY PUBLIC

MY COMMISSION EXPIRES

THIS INSTRUMENT PREPARED BY
JIM R. VANDERPOOL, P.C., 5115 MARYLAND WAY, BRENTWOOD, TN 37027

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	MAP-PARCEL
Momchil Velkovsky & Julia Velkovska	SunTrust Mortgage, Inc.	MAP: 160-5
904 Green Valley Drive	P. O. Box 57028	Parcel: 2.00
Nashville, TN 37220	Irvine, CA 92619-7028	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE,

SANDRA D. BALYEAT, AND HUSBAND, RALPH BALYEAT,

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO:

MOMCHIL VELKOVSKY AND WIFE, JULIA VELKOVSKA

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS TO-WIT:

SEE EXHIBIT "A"

This is improved property known as 904 Green Valley Drive, Nashville, TN 37220

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, its successors and assigns, forever; and the Grantor does covenant with the said Grantee that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except for the security interest held by Grantee; and the Grantor does further covenant and bind itself, its successors and assigns to warrant and forever defend the title to the said land to the said Grantee, its successors 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 on the 21st day of May, 2003.

Sandra D. Balyeat
Sandra D. Balyeat

Ralph Balyeat
Ralph Balyeat

Davidson County DEEDWARR
Recvd: 05/31/03 09:57 2pgs
Fees:13.00 Taxes:1147.00
20030531-0073668

STATE OF TENNESSEE
COUNT OF WILLIAMSON

Personally appeared before , the undersigned, a Notary Public, in and for said County and State, the within named, Sandra D. Balyeat and Ralph Balyeat, the bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee , this 21st day of May, 2003.

Notary Public

My Commission Expires:

JIM R. VANDERPOOL NOTARY PUBLIC AT LARGE MY COMMISSION EXPIRES MAY 30, 2004 DAVIDSON COUNTY, TN

EXHIBIT A - LEGAL DESCRIPTION

LAND in Davidson County, Tennessee, being Lot No. 114 on the plan of Oak Hill Estates, Section One, of record in Book 3700, pages 118, 119, and 120, Register's Office for said County, to which plan reference is hereby made for a more complete description of said lot.

Being the same property conveyed to Ralph R. Balyeat and wife, Sandra D. Balyeat by Deed from James C. Luna, unmarried, of record in Book 5166, Page 574, Register's Office for Davidson County, Tennessee. Further being the same property conveyed to Sandra D. Balyeat by Quit Claim Deed (of gift) from Ralph R. Balyeat of record in Book 10229, Page 665, said Register's Office.

THIS conveyance is subject to any and all zoning regulation, building restriction and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes, for the current year which if prorated have been assumed by the Grantee(s) herein.