#5728
Box 13

PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law

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Davidson County DEEDWARR
Recvd: 06/23/03 14:20 3pgs
Fees:18.00 Taxes:728.90
20030623-0086288

W & I Ref: ST Title No: 44677

Dav. Co. File: Box 8

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Alexander A. Koumtchev Natalia S. Koumtchev 1609 Crosswind Place Nashville, Tennessee 37211	National Bank of Commerce 115 29th Avenue South Nashville, Tennessee 37212

TAX MAP-PARCEL NUMBERS: 172-15-A-179

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$197,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Mary Tom Plummer (now Mary Tom Plummer Hudgens), married,** hereinafter called the **Grantor,** has bargained and sold, and by these presents does hereby transfer and convey unto **Alexander A. Koumtchev and spouse, Natalia S. Koumtchev** hereinafter called the **Grantee,** Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

Land in Davidson County, Tennessee, being Lot No. 215 on the Plan of Holt Woods Section Ten of record in Book 9700, Page 281 & 282 Register's Office for said County to which plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to Mary Tom Plummer by deed from Yazdian Construction Inc. of record in Book 10477, Page 395, Register's Office for Davidson County, Tennessee.

Kenneth H. Hudgens, spouse of Mary Tom Plummer Hudgens joins in conveying any interest he might have in subject property.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2003, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 9700, Page 281 & 282, said Register's Office, which Plan shows a 20 foot minimum building setback line from Crosswind Place together with a designated building site, and 20 foot easement for public utility purposes along the front line(s); And a 10 foot access easement located along the rear line outside the lot line for access to a cemetery; The Declaration of Covenants, Conditions and Restrictions of record in Book 9570, page 22, Book 10256, page 506 rerecorded in Book 10258, Page 142, By Laws in Book 9570, Page 13, said Register's Office, which sets forth assessments, liens and other matters, to which Declaration reference is hereby made for more particulars.

This instrument is executed on behalf of Kenneth H. Hudgens by Mary Tom Hudgens as Attorney in Fact pursuant to a Power of Attorney being recorded simultaneously herewith. The affidavit of said Attorney in Fact is attached as "Exhibit A' to this instrument and incorporated herein by reference.

This is improved property, known as: 1609 Crosswind Place, Nashville, Tennessee 37211

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 13th day of June, 2003 .

Mary Tom Plummer Hudgens
Mary Tom Plummer Hudgens

Kenneth H. Hudgens By: Mary Tom Hudgens, Atty-in-Fact
Kenneth H. Hudgens By: Mary Tom Hudgens, Atty-In-Fact

State of TENNESSEE

County of DAVIDSON

On this 13th day of June, 2003 , before me the undersigned authority, personally appeared **Mary Tom Plummer Hudgens**, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

NOTARY PUBLIC AT LARGE

My Commission Expires: _____

Notary

My Commission Expires: MAY 26, 2003

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 , **Mary Tom Hudgens** with whom I am personally acquainted (or whose identity was proved to me on the basis of satisfactory evidence), and who acknowledged the execution of the within instrument on behalf of Kenneth H. Hudgens , as Attorney-in-Fact, as the free act and deed of the said Principal(s).

Witness my hand and official seal at Nashville, Tennessee, this 13th day of June, 2003

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

Notary Public

My Commission Expires: _____

My Commission Expires: MAY 26, 2003

State of TENNESSEE

County of DAVIDSON

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $197,000.00

KC Hudgens

Affiant

Sworn and subscribed before me this 13th day of June, 2003

BETH TRIPLETT NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires: 5-28-2006

My Commission Expires MAY 28, 2006

EXHIBIT "A"
To
Warranty Deed

FROM: Mary Tom Plummer Hudgens

TO: Alexander A. Koumtchev and spouse, Natalia S. Koumtchev

State of Tennessee
County of Davidson

A F F I D A V I T

The undersigned Affiant, being first duly sworn, deposes and says as follows:

1. That the document to which this affidavit is exhibited is executed by the undersigned as attorney-in-fact for the principal(s) thereon shown.

2. That this execution is proper and within the scope of the power-of-attorney referenced in the instrument.

3. Pursuant to the provisions of *Tennessee Code Annotated,* Section 34-6-105(c), of the Uniform Durable Power of Attorney Act, the undersigned Affiant certifies that at the time of execution of said document the Affiant had no knowledge or notice of the termination of the power-of-attorney, either by revocation or by a principal's death, disability, or incapacity.

Further the Affiant Saith not.

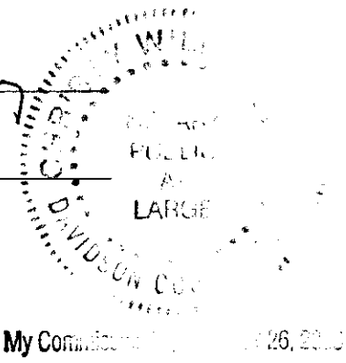
Mary Tom Hudgens, Affiant

Sworn to and subscribed before me this

13th day of June, 2003

Notary Public

My Commission Expires:



My Commission Expires: 26, 20