Prepared by:
Centennial Title Company, Inc.
30 Burton Hills Blvd., #240
Nashville, TN 37215

Davidson County DEEDWARR
Recvd: 07/31/03 13:43 2pgs
Fees:13.00 Taxes:758.50
20030731-0108802

39-B
File #03-1426

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Jacek Topczewski, and wife, Jolanta Topczewska**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Benjamin R. del Carmen, unmarried**, 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 Unit No. 110 of St. Charles Place Condominiums, a Horizontal Property Regime, created under Title 66, Section 27-101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed of record in Book 6438, Page 595 and re-recorded in Book 6452, Page 864, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in said Master Deed. Reference is hereby made to the plat of St. Charles Place Condominium for a more complete identification and description of said Unit.

Being the same property conveyed to Jacek Topczewski and wife, Jolanta Topczewska by deed of record in Inst No. 200004250041118, Registers office for said County.

The property conveyed herein is subject to matters shown on the recorded plan, and to applicable easements and restrictions of record, and Property Taxes for the current year.

This is improved property, known as: 110 St. Charles Place, Nashville TN 37212.

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 covenant with the said Grantee that Grantor is lawfully seized and possessed of said of said land in fee simple, has 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. 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 THE EXECUTION HEREOF this 25th day of July, 2003

Jacek Topczewski

Jolanta Topczewska

State of Tennessee)
County of Davidson)

On this 25th day of July, 2003, before me the undersigned, a Notary Public in and for said County and State, personally appeared before me the within named Jacek Topczewski and Jolanta Topczewska, the bargainor(s), 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

My Commission Expires: 3/25/06

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires

State of Tennessee)
County of Davidson)

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 205,000.00.

Affiant

Sworn and subscribed before me on this the 25th day of July, 2003.

Notary Public

My Commission Expires: 3/25/06

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:	TAX MAP-PARCEL #:
Benjamin R. del Carmen	U.S. Bank, N.A.	104-6-K-110CO
110 St. Charles Place	4801 Frederica Street	
Nashville, TN 37212	Owensboro, KY 42301	