RECORD AND RETURN TO:
NATIONS TITLE OF TENNESSEE, INC.
5214 MARYLAND WAY, STE. 208
BRENTWOOD, TN 37027
03TN03795

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $142,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, this the 18th day of JULY, 2003

Notary Public

MY COMMISSION EXPIRES:

My Commission Expires Jan. 25, 2006

Davidson County DEEDWARR
Recvd: 08/05/03 14:08 2pgs
Fees:13.00 Taxes:525.40
20030805-0111020

JEFF FARRIS NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENNESSEE

THIS INSTRUMENT WAS PREPARED BY
NATIONS TITLE AGENCY OF TENNESSEE, INC., 5214 MARYLAND WAY. STE. 208, BRENTWOOD, TN 37027

ADDRESS OF NEW OWNER AS FOLLOWS :	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Michael Amrozowicz **1815 Lillian Street** **Nashville, TN 37206**	FIRST FRANKLIN FINANCIAL 2150 NORTH FIRST STREET SAN JOSE, CA 95131	**83-14-214**

FOR AND IN 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, WE,

KATHARINE HAGGARTY RICHARDSON, MARRIED

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

MICHAEL AMROZOWICZ AND WIFE, TELISA AMROZOWICZ

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 Lot No. 120 in Edgefield Land Company's First Subdivision, as of record in Book 57, page 130, 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 Katharine Haggarty, by Warranty Deed from Lisa N. Hamlett Ramsey and husband, John Fredrick Ramsey, dated December 29, 1997 and recorded January 6, 1998 in Book 10747, page 5, Register's Office for Davidson County, Tennessee. The said Katharine Haggarty is now known as Katharine H. Richardson.

John Richardson, husband of Katharine Haggarty Richardson, joins in this Warranty Deed only for the purposes of encumbering such marital rights if any that he may have in and to said property.

Unimproved ( )
This is improved (X) property known as **1815 LILLIAN STREET, NASHVILLE, TN 37206**
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 our hands this 18th day of JULY, 2003.

KATHARINE HAGGARTY RICHARDSON

JOHN RICHARDSON

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 KATHARINE HAGGARTY RICHARDSON and husband, JOHN RICHARDSON, the bargainors 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 Nashville, Tennessee, this 18th day of JULY, 2003.

Commission Expires:_____

_____
Notary Public

GAIL O. VICTORY
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.
My Commission Expires NOV. 4, 2006

STATE OF TENNESSEE
COUNTY OF

Before me, _____, a Notary Public within and for the State and County aforesaid personally appeared _____ and _____ with whom I am personally acquainted and who upon _____oath(s) acknowledged _____ to be the _____ and _____respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____, 2003.

My commission expires:_____ _____
Notary Public

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On this the _____ day of _____, 2003, before me personally appeared _____ to me known to be the person who executed the foregoing instrument in behalf of _____ as her Attorney in Fact, and acknowledged that she executed the same as the free act and deed of the said _____

Witness my hand and official seal at Brentwood, Tennessee, this the _____day of _____, 2003.

My commission expires:_____ _____
Notary Public