WARRANTY DEED

G-MMRE-03-8020

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERSATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $238,500.00

Robin H. Riddick
Affiant

Subscribed and sworn to before me, this 29th DAY OF September, 2003.

Deena L. O'Brien
Notary Public

MY COMMISSION EXPIRES: My Commission Expires SEPT. 30, 2006
(AFFIX SEAL)

DEENA L. O'BRIEN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
RUDY TITLE & ESCROW, LLC
2012 21st Avenue South
NASHVILLE, TENNESSEE 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	
Robin H. Riddick	Decision One Mortgage Company, (NAME)	
8020 Montcastle Drive	6060 J.A. Jones Drive Suite 1000	155-2-A-26 CO
(ADDRESS)	(ADDRESS)	
Nashville, Tennessee 37221	Charlotte, NC 28287	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we FRANCIS J. KOLDYS AND WIFE, LUCINDA B. KOLDYS, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto ROBIN H. RIDDICK, MARRIED,, hereinafter called the Grantee(s), their heirs and assigns, that 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. 26 on the Plan of Montcastle Estates of record in Book 6900, Pages 326 and 327, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description of said property.

Being the same property conveyed to Francis J. Koldys and wife, Lucinda B. Klodys from Bobby Lee Worthington and wife, Lori Ann Worthington by Warranty Deed dated May 28, 1997 and filed for record on June 2, 1997 in Book 10474, Page 88, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing easements and restrictions as shown of record.

unimproved ( )
This is improved (X) property, known as 8020 Montcastle Drive, Nashville, Tennessee 37221
(House Number) (Street) (P.O. Address) (City or Town) (Postal ZIP)

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(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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 my/our hand(s) this 29th day of September, 2003.

Francis J. Koldys by Monte Mohr,
attorney-in-fact

Lucinda B. Koldys by Monte Mohr,
attorney-in-fact

Davidson County DEEDWARR
Recvd: 10/02/03 14:03 2pgs
Fees:13.00 Taxes:882.45
20031002-0145773

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this the 29 day of Sept., 2003, before me personally appeared Monte Mohr to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of Francis J. Koldys and Lucinda B. Koldys and who acknowledged that he/she executed the same as the free act and deed of the said Francis J. Koldys and Lucinda B. Koldys by virtue of that Power of Attorney, recorded concurrently herewith in Instrument No. #20031002-0145771, Register's Office for Davidson County, Tennessee. #20031002-0145772

Witness my hand and official seal at Nashville, Tennessee this 29 day of Sept, 2003.

Deena L. O'Brien
NOTARY PUBLIC

My Commission Expires: _____

DEENA L. O'BRIEN
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires SEPT. 30, 2006

RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903