THIS INSTRUMENT WAS PREPARED BY AND RETURN TO:

H. Anthony Duncan, Esq.
Hix & Gray, PLC
1620 AmSouth Center
315 Deaderick Street
Nashville, TN 37238-1620

STATE OF TENNESSEE)
COUNTY OF Davidson)

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $138,400.00.

Natasha Bilbrey
Affiant

Sworn to and subscribed before me, the undersigned, a Notary Public this 30th day of September, 2003.

Notary Public
My Commission Expires: 1/7/06

H. ANTHONY DUNCAN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

WARRANTY DEED

ADDRESS OF NEW OWNER(S):
Terri E. Klozik
8207 Sawyer Brown Road
L-4
Nashville, TN 37221

SEND TAX BILLS TO:
Leader Mortgage, LLC
4456 Corporation Lane, Ste 100
Virginia Beach, VA 23462

MAP-PARCEL NUMBERS:
142-01-0-A 076.00 CO

For and in consideration of the sum of Ten Dollars ($10.00), cash in hand paid by the Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, **LONNIE PAUL SPIVAK and wife, STACI L. SPIVAK*** hereinafter referred to as Grantor(s), hereby transfers and conveys to **TERRI E. KLOZIK, unmarried,** hereinafter referred to as Grantee(s), his/her/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 Unit No. L-4, together with the Carport designated No. L-4-C, in River Plantations, Section One, A Condominium, a Horizontal Property Regime, located on Highway 70 South, Nashville, Davidson County, Tennessee, as shown on the plat of River Plantations, Section One, Condominium Apartments, recorded in Book 4460, Page 59 of the Register's Office for Davidson County, Tennessee, and described in a Master Deed, recorded in Book 4562, Page 474, Register's Office of Davidson County, Tennessee, to which reference is hereby made. The easements, restrictive covenants, conditions and regulations imposed upon and relating to the property, apartments, co-owners, and tenants of River Plantations, Section One, Condominium Apartments, contained in the Master Deed, and the By-Laws appended thereto, recorded in Book 4562, Page 474, of the Register's Office of Davidson County, Tennessee, are incorporated in this deed by reference and made a part hereof the same as though copied herein.

BEING the same property conveyed to LONNIE PAUL SPIVAK, his heirs and assigns by Quitclaim Deed from JAY S. SPIVAK and wife, HEATHER SPIVAK of record in Book 11044, Page 566 and Book 11291, Page 692, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all conditions, restrictions and easements of record in the Register's Office of Davidson County, Tennessee.

Taxes for the current year have been prorated and have been assumed by Grantee(s).

This is improved property known as: **8207 Sawyer Brown Road L-4, Nashville, TN 37221.**

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**, his heirs and assigns forever, and I do covenant with the said **GRANTEE** that I am 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 I do further covenant and bind myself, my heirs and representatives, to warrant and forever defend the title to the said land to the said **GRANTEE**, his 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.

Davidson County DEEDWARR
Recvd: 10/03/03 11:33 2pgs
Fees:13.00 Taxes:512.08
20031003-0146396

Witness my hand this 30 day of September, 2003.

LONNIE PAUL SPIVAK

STACI L. SPIVAK*

*Staci L. Spivak joins in this instrument to grant and convey any and all interest she may have in said Real Property by virtue of her marriage to Lonnie Paul Spivak.

STATE OF TENNESSEE)
COUNTY OF Davidson)

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, **Lonnie Paul Spivak**, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand this 30 day of September, 2003.

Notary Public

My Commission Expires: 1/4/06

NOTARY PUBLIC AT LARGE

STATE OF TENNESSEE)
COUNTY OF Davidson)

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, **Staci L. Spivak**, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand this 30 day of September, 2003.

Notary Public

My Commission Expires: 1/4/06

NOTARY PUBLIC AT LARGE