WARRANTY DEED

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $46,000.00

Affiant

Subscribed and sworn to before me, this 17th DAY OF May, 2004.

Notary Public

MY COMMISSION EXPIRES: 1/26/2008

CARA MONTGOMERY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires JAN. 26, 2008

G-CBB-04-0515

(SEAL)

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:	MAP-PARCEL NUMBERS
Samuel J. Ramage	Merrill Lynch Credit	
515 Basswood Drive Unit J 97	(NAME) 2001 Bishops Gate Boulevard	90-11-A97-8DA-61570
(ADDRESS) Nashville, Tennessee 37209	(ADDRESS) Mount Laurel, NJ 08054	
(CITY) (STATE) (ZP)	(CITY) (STATE) (ZP)	

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 MARK SHINKAREV AND ZHANNA SHINKAREV, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto SAMUEL J. RAMAGE AND MARK M. BROWEN, 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:

Being Unit No. 97 as shown on the Plat of Rock Harbor Condominium of record in Book 6153, Pages 463-466, Register's Office for Davidson County, Tennessee, together with an undivided interest in the common elements of Rock Harbor Condominium Association, all as described in Book 6153, Page 421, as amended in Book 6162, Pages 251-270, said Register's Office.

Being the same property conveyed to Mark Shinkarev and wife, Shanna Shinkarev by Warranty Deed dated March 20, 1996 from Ross Owen Dalton and wife, Margaret Ann Dalton of record in Book 9994, Page 421, 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 515 Basswood Drive Unit J 97, Nashville, Tennessee 37209
(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 17th day of May, 2004.

Mark Shinkarev

Zhanna Shinkarev

Davidson County DEEDWARR
Recvd: 05/25/04 09:42 2pgs
Fees:13.00 Taxes:170.20

20040525-0061059

STATE OF Tennessee
COUNTY OF Davidson

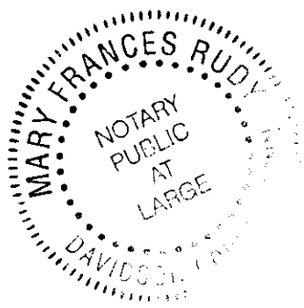
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Mark Shinkarev and Zhanna Shinkarev, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the pruposes therein contained.

Witness my hand and official seal, this the 17th day of May, 2004.

Mary Frances Rudy
Notary Public

My Commission Expires: 7-29-06

(SEAL)



RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903