Prepared by:
Tennessee Title & Escrow Affiliates, LLC
501 Corporate Center Drive, Suite 280
Franklin, TN 37067

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Notary Seal present, but could not be reproduced.

The actual consideration or value, whichever is greater, for this transfer is $142,000.00

Bill Garrett
Davidson County Register of Deeds

Affiant

Subscribed and sworn to before me, this 24th day of January 2008.

Notary Public
My commission expires:

Davidson County DEEDWARR
Recvd: 01/29/08 10:09 2 pgs
Fees:13.00 Taxes:525.40
20080129-0009029

Address of New Owner:	Send Tax Bills to:	Tax Information
Valentina Kovaleva	Franklin American Mortgage Co.	Map 162-12 B, Parcel 081.00CO
1345 Bell Road, #435	501 Corporate Centre Dr, Ste 400	
Antioch, TN 37013	Franklin, TN 37067	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, **Kathy S. Matiskie, an unmarried woman,** hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to **Valentina Kovaleva, an unmarried woman and Natalya Kovaleva, an unmarried woman, tenants in common with right of survivorship,** hereinafter called the Grantee(s), their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Land in Davidson County, Tennessee, being Unit No. 12A on the Plan of Final Plat, Villas at Belle Parke, Phase II, a horizontal property regime, of record in Instrument Number 20020722-0087814, and as defined in the Amendment to Master Deed and By-Laws of record in Instrument Number 20040218-0018915 in the Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to Kathy S. Matiskie, an unmarried woman by deed from NVR, Inc., a Virginia Corporation T/A Fox Ridge Homes of record as Instrument No. 20050708-0079151, in the Register's Office for Davidson County, Tennessee, dated June 30, 2005.

This conveyance is made subject to the following: 1) Easement for the construction and maintenance of drainage facilities of record in Book 7838, Page 934, said Register's Office. 2) Declaration of Drainage Easement of record in Instrument Number 20020322-0035169, said Register's Office. 3) Subject to all matters shown on the Plan of record as Instrument Number 20020722-0087814, Register's Office of Davidson County, Tennessee. 4) Landscape Buffer Easement of record in Instrument Number 20011217-0138710, said Register's Office. 5) Stormwater Detention Agreement of record in Instrument Number 20020320-0034488, Register's Office for Davidson County, Tennessee. 6) Declaration of Drainage Easement of record in Instrument Number 20020322-0035169, Register's Office for Davidson County, Tennessee. 7) The premises herein insured is a condominium apartment established pursuant to the provisions of the Tennessee Horizontal Property Act as the same is set out in Section 66-27-101, et seq., of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof and is subject to the By-Laws for the administration thereof; also subject to the easements, rights and interest in favor of other unit owners, and all sewer, water, electric, telephone and other utility easements now or hereafter established over, through, or upon the land embracing the regime and buildings thereon; and also including without limitations, all conditions, covenants, restrictions, options, burdens, assessments and

other undertakings contained in the Master Deed establishing a Horizontal Property Regime of Villas of Belle Parke of record in Instrument Number 20020911-0110959, and as amended in Instrument Number 20021025-0130922 and Instrument Number 20030515-0066792 and Instrument Number 20040218-0018915, Register's Office for Davidson County, Tennessee. 8) Subject to rights of others in and to the common areas and/or elements.

This property is improved property known as 1345 Bell Road, #435, Antioch, TN 37013

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. Grantors covenant with Grantee(s) that Grantor(s) are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to 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 hand this the 24th day of January, 2008.

Kathy S. Matiskie

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Kathy S. Matiskie** the bargainor(s), 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 Franklin, Tennessee, this the 24th day of January, 2008.

Notary Public

My Commission expires: My Commission Expires November 22, 2010

FILE NO: TN2007120630

Notary Seal present, but could not be reproduced.

Bill Garrett
Davidson County Register of Deeds