PREPARED BY:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

Davidson County DEEDWARR
Recvd: 01/22/04 08:35 3pgs
Fees:18.00 Taxes:582.75
20040122-0008396

WARRANTY DEED

THIS INDENTURE is made and entered into this **15th** day of **January, 2004, by and between LOUISE CERTAIN SCRUGGS, A MARRIED WOMAN, hereinafter called Grantor, and JOYLISA M. DOWELL, A MARRIED WOMAN, hereinafter called Grantee.**

W I T N E S S E T H: That for and in consideration of Ten Dollars ($10.00) and other good and valuable considerations, the receipt of which are hereby acknowledged, LOUISE CERTAIN SCRUGGS, A MARRIED WOMAN, as Grantor, does hereby bargain, sell, transfer and convey unto JOYLISA M. DOWELL, A MARRIED WOMAN, hereinafter referred to as Grantee, her successors, heirs and assigns, all of that certain real estate located in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of Grantor in and to all buildings and fixtures located on said real estate, and any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (collectively, the "Property"). This conveyance of the "Property" and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 707 RONNIE ROAD, MADISON, TN 37115.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto Grantees, her successors, heirs and assigns forever. The Grantor covenants and agrees with the said Grantee that Grantor is lawfully seized and possessed of the said real estate and that Grantor has a good and lawful right to sell the same. The Grantor further covenants that the same is unencumbered except as otherwise set forth in Exhibit "B".

Grantor further covenants and binds herself and her successors, heirs and assigns, to warrant and forever defend the title to said Grantee, her successors, heirs and assigns, against the lawful claims of all person whomsoever.

EARL SCRUGGS, husband of LOUISE CERTAIN SCRUGGS, the Grantor herein, joins in the herein conveyance for the sole purpose of conveying any right, title and interest he may have in and to the property described herein, marital or otherwise.

WITNESS the hand and seal of Grantor on the day and year first above written.

Louise Certain Scruggs
LOUISE CERTAIN SCRUGGS
SIGNATURE OF SELLER

Earl Scruggs
EARL SCRUGGS
SIGNATURE OF SELLER SPOUSE

INDIVIDUAL
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **LOUISE CERTAIN SCRUGGS, joined by HER HUSBAND SPOUSE,** EARL Scruggs, the within named bargainors, 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 purposes therein contained.

Witness my hand, at office, this 15 day of **January, 2004.**

Notary Public

My Commission Expires: 5/30/2004

Name and Address of Property Owner:

JOYLISA M. DOWELL, A MARRIED WOMAN

707 RONNIE ROAD
MADISON, TN 37115

Property Address:

707 RONNIE ROAD
MADISON, TN 37115

Person Responsible for Taxes:
Countrywide Home Loans
4500 Park Granada
Calubasas, CA 91302-1603

Map & Parcel #: MAP 42-7, PARCEL 13

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater is **$157,500.00** which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me, a Notary Public, this **15th** day of **January, 2004.**

Notary Public

My Commission Expires: 5/30/2004

RETURN TO:

COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

EXHIBIT 'A'

LAND in Davidson County, Tennessee, being Lot No. 16 on the Map of CASTLE GROVE, SECTION TWO, as of record in Book 2900, page 102, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a complete and accurate description thereof.

Being the same property conveyed to MAMIE A. CERTAIN, A WIDOW, by Warranty Deed from CASTLEMAN CONSTRUCTION COMPANY, of record in BOOK 6028, PAGE 698, Register's Office for DAVIDSON County, Tennessee. The said Mamie A. Certain, a/k/a Mamie Elizabeth Certain having since died on March 26, 2003, testate and unmarried, by her Last Will and Testament filed in the Probate Court for Davidson County, Tennesssee, Docket No. 04P-79, and filed in Will Instrument No. _____ 5563/137283 7, the property was devised and bequeathed unto her daughter, Louise Certain Scruggs, the Grantor herein.

EXHIBIT 'B'

1. All REAL PROPERTY taxes for the year 2004 and subsequent years, A LIEN, not yet due and payable (MAP 42-7, PARCEL 13).
2. All matters as set forth on the Plan of record in Plat Book 2900, page 102, said Register's Office, which plan includes a 80-foot minimum building setback line from RONNIE ROAD; a 10-foot public utility and drainage easement along the REAR lot line; and a 2.5-foot x 30-foot utility anchor easement on the northeast corner of said lot.