STATE OF TENNESSEE)
COUNTY OF SUMNER)

The actual consideration or value, whichever is greater, for this transfer is $ 158,000.00.

Affiant

Subscribed and sworn to before me, this the 4th day of June, 2004.

Notary Public: Devon J. Sutherland

My Commission Expires: 12/27/04

Davidson County DEEDWARR
Recvd: 06/09/04 10:23 2pgs
Fees:13.00 Taxes:584.60
20040609-0068121

WARRANTY DEED

Name and Address of New Owner:	Send Tax Bills To:	Map/Parcel Number:
Scott S. Kennedy 104 Cumberland Hills Drive Madison, TN 37115	Countrywide Home Loans 2021 N. Gallatin Road, Suite 292 Madison, TN 37115	26-16-2

FOR AND IN CONSIDERATION of the sum of ten dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, we, Lowell G. Hardwick and wife, Renee F. Hardwick, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Scott S. Kennedy and wife, Deborah Garnett , hereinafter called the Grantees, their heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows to-wit:

LAND in Davidson County, Tennessee, being Lot No. 20 on the Plan of Mansker Meadows, Section II, of record in Book 2663, Pages 15 and 16, Register's Office for Davdison County, Tennessee.

Beginning at a point in the west margin of Cumberland Hills Drive at the corner of Lot Nos. 19 and 20; thence with line between said lots, westerly 226.3 feet to a point; thence southerly 220 feet to a point in what will be the north line of Mansker Drive when built and located; thence with the line of said proposed drive, easterly 180 feet to the beginning of a curve; thence around said curve, northeasterly 31.53 feet to the westerly margin of Cumberland Hills Drive; thence with the margin of the same, northerly 155 feet to the point of beginning.

BEING the same property conveyed to Lowell G. Hardwick and wife, Renee F. Hardwick by Warranty Deed from Paul R. Cagle, Jr. and wife, Mary D. Cagle dated July 8, 1994, recorded July 11, 1994 of record in Book 9403, Page 134, Register's Office Davidson County, Tennessee.

Subject to any and all plats, easements, restrictions, and other matters of record.

The above legal description is the same as that contained in the previous deed of record.

This is improved property, known as 104 Cumberland Hills Drive, Madison, TN 37115

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantees. Grantors covenant with said Grantees that they are lawfully seized and possessed of said land in fee simple, possessing a good right to convey it, and that the said land is unencumbered, except for current taxes, and encumbrances of record.

GRANTORS further covenant and bind themselves, their heirs, successors, and representatives to warrant and defend the title to the said land to Grantees, their heirs, successors, and assigns against the lawful claims of all persons whatsoever.

Witness my/our hand(s) this the 4th day of June, 2004

Lowell G. Hardwick

Renee F. Hardwick

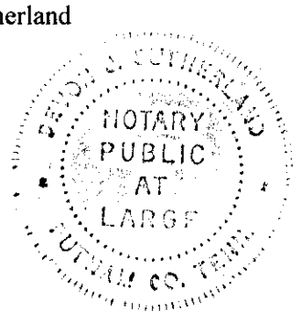
STATE OF TENNESSEE)
COUNTY OF SUMNER)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State the within named Lowell G. Hardwick and wife, Renee F. Hardwick, the bargainor(s), 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 and official seal, this 4th day of June, 2004.

Commission Expires: 12/27/04

Notary Public: Devon J. Sutherland



This Instrument Prepared By:

Highland Title, LLC.
394 West Main Street, Suite B-14
Hendersonville, Tn 37075