THIS INSTRUMENT PREPARED BY:
Bluegrass Title Company
625 E. Main Street, Ste 3
Hendersonville, TN 37075

Davidson County DEEDWARR
Recvd: 08/03/04 10:57 2pgs
Fees:13.00 Taxes:447.70

20040803-0092688

WARRANTY DEED

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PAR. NO.
Susan Francoeur Russell Francoeur 157 Scalf Drive Madison, TN 37115	America's Wholesale Lender MSN-SV22 – P.O.Box 10212 Van Nuys, CA 91410-0212	43 - 10 – 112.00

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS, cash in hand, paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged Oliver H. Dale, hereinafter called the Grantors, has bargained and sold, and by these presents do transfer and convey to Susan Francoeur and husband Russell Francoeur, as tenants by the entirety hereinafter called the Grantees, their heirs and assigns, that certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Being Lot No. 4 on the plan of Mardalee Subdivision as of record as Instrument No. 20020328-0038222, to which plan reference is made for a more complete and accurate description, Register's Office for Davidson County, Tennessee.

Being part of the same property conveyed toOliver H. Dale from B.L.C. Investments, Inc. by deed dated May 31, 2002 of record in Instrument No. 20020716-0085267, said Register's Office.

This is improved property known as: 157 Scalf 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 GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEES 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 GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Whenever 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 our hands this 27th day of July 2004.

Oliver H. Dale

Oliver H. Dale

State of Tennessee
County of Sumner

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Oliver H. Dale with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this 27th, day of July 2004.

My commission expires: 03/06/06

E. Keith Bell
NOTARY PUBLIC

E. KEITH BELL
NOTARY PUBLIC AT LARGE
SUMNER COUNTY, TENNESSEE

STATE OF Tennessee
COUNTY OF Sumner

The actual consideration or value, whichever is greater, for this transfer is $ 121,000.00.

Susan Francoeur
Affiant

Subscribed and sworn to before me this 27th day of July, 2004.

E. Keith Bell
NOTARY PUBLIC

My Commission Expires: 03/06/06

E. KEITH BELL
NOTARY PUBLIC AT LARGE
SUMNER COUNTY, TENNESSEE