John T. Cook, P.C.

Dav. Co. File Box 14-A
jtc file no. 17288-3

This Instrument Prepared By:
Bottorff, Kavin & Cook, PLC
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

ADDRESS NEW OWNER:
Gayle Ray
5536 Hearthstone Lane
Brentwood, Tennessee 37027

MORTGAGEE:
Countrywide Home Loans, Inc.

Davidson County DEEDWARR
Recvd: 08/03/04 12:32 2pgs
Fees:13.00 Taxes:1028.60
20040803-0092819

SEND TAX BILL TO:
Countrywide Home Loans, Inc.
P. O. Box 10219
Van Nuys, CA 91410-0373

MAP **160-11**
GROUP **A**
PARCEL **76**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEE", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Jo-Ann Kamencik, unmarried** hereinafter called the "GRANTOR", has bargained and sold, and by these presents, does transfer and convey unto **Gayle Ray**, hereinafter called the "GRANTEE", her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 76 on the Plan of Phases II, III & IV, Hemmingwood, of record in Plat Book 6900, page 7 & 8, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and detailed description of said lot.
>
> Being the same property conveyed to Jo-Ann Kamencik by deed from David L. Nolan of record in Instrument no. 20040312-0028707, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2004 and subsequent years.

This is improved property known as 5536 Hearthstone Lane, Brentwood, Tennessee 37027.

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, her heirs and assigns , forever, and, GRANTOR does covenants with the said GRANTEE that she is 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; and, GRANTOR, does further covenant and bind herself, her heirs and assigns, to warrant and forever defend the title to the said land to the said GRANTEE, and her 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 27th day of July, 2004.

Jo-Ann Kamencik

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Jo-Ann Kamencik**, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal this 27th day of July, 2004.

Robert M. Loffi
NOTARY PUBLIC

ROBERT M. LOFFI NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 9/25/2004

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual value or consideration, whichever is greater, for this transfer is $278,000.00.

AFFIANT

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

JOHN T. COOK NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

NOTARY PUBLIC

My Commission Expires: 4/12/05