File #200480223	STATE OF TENNESSEE COUNTY OF DAVIDSON THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 0.00 Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th day of October, 2004. Notary Public MY COMMISSION EXPIRES: 01/27/06 (AFFIX SEAL) My Commission Expires

THIS INSTRUMENT WAS PREPARED BY
David W. Kious, Attorney, 1517 Hunt Club Blvd., Suite 100, Gallatin, TN 37066

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Fannie M. Armstrong, unmarried	Homecomings Financial Network	Map: 42-17-A-148
(NAME) 1316 Pilgrim Drive	(NAME) 2101 Rexford, Suite 168W	Parcel:
(ADDRESS) Madison TN 37115	(ADDRESS) Charlotte, NC 28211	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

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, **KELVIN E. CRANFORD AND WIFE, VERA CRANFORD,** hereinafter called the GRANTORS, have bargained and sold, and by these presents do transfer and convey unto **FANNIE M. ARMSTRONG, UNMARRIED**, hereinafter called the GRANTEES, their 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 all of Lot No. 422, on the Plan of Heritage Square, Phase Four, as shown by plat appearing of record in Plat Book 6250, Page 178, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Being the same property conveyed to Kelvin E. Cranford by Warranty Deed dated December 18, 1998 of record in Book 11267, Page 84, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following:
Declaration of Covenants, Conditions and Restrictions of record in Book 6407, Page 59; Amended Charter of Heritage Square Homeowners' Association of record in Book 7894, Page 686; all matters shown on plat of record in Plat Book 6250, Page 178; and any and all matters of record, all in the Register's Office for Davidson County, Tennessee.

Unimproved ( )
This is improved (X) property, known as 1316 Pilgrim Drive, Madison, TN 37115
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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, their heirs and assigns forever; and Grantors covenant with the said GRANTEES that they 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 except for the current year property taxes which are being prorated between the parties and Grantors agreeing to pay said tax when due; and Grantors further covenant and bind themselves, their heirs and assigns, 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.

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 our hands this 25th day of October, 2004.

Kelvin E. Cranford

Vera Cranford

Davidson County DEEDWARR
Recvd: 11/17/04 15:29 2pgs
Fees:13.00 Taxes:376.96
20041117-0138319

STATE OF Tennessee

COUNTY OF Sumner

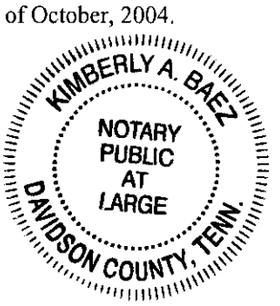
Before me, the undersigned Notary Public, personally appeared Kelvin E. Cranford and Vera Cranford, who is/are known to me or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal, this 22nd day of October, 2004.

Kimberly A. Baez

Notary Public

My Commission Expires: 1-29-05



(SEAL)

Mail After Recording To:
David W. Kious
Southern Title Services, LLC
1517 Hunt Club Blvd., Suite 100
Gallatin, TN 37066