STATE OF TENNESSEE

COUNTY OF Davidson }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 89,900.00

X Natalie R. Clement
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF November, 2004

MICHAEL T. MOSER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Notary Public

MY COMMISSION EXPIRES 3/25/06

File No. 042824D

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
Natalie R. Clement, a single woman (NAME)	America's Wholesale Lender (NAME)	43-5-115
418 Anderson Lane (STREET ADDRESS OR ROUTE NUMBER)	7105 Corporate Center Dr., PTX-A195 (STREET ADDRESS)	Davidson County DEEDWARR Recvd: 12/08/04 10:32 2pgs Fees:13.00 Taxes:332.63
Madison, Tennessee 37115 (CITY) (STATE) (P.O. ZIP)	Plano, TX 75024 (CITY)(STATE) (ZIP)	20041208-0146254

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, WE, Darren Tate, a married man, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Natalie R. Clement, a single woman, 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 Lot No. 27 and 28, on the plan of Cedar Crest Estates, Block A, as shown on plat of record in Plat Book 974, Page 15, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to Darren Tate, a married man, by Deed of Record dated February 27, 2004 and of record as Instrument 200405140057151, Register's Office for Davidson County, Tennessee.
Being the same property conveyed to Robert Bercik and wife, Delores Bercik, by Deed of Record dated August 15, 1985 and of record in Book 6659, Page 50, Register's Office for Davidson County, Tennessee.

Subject to any and all plats, easements, restrictions, and other matters of record.
The 2004 taxes have been paid by the Grantor and have been prorated between the Grantor and Grantee. All future taxes will be assumed by the Grantee herein.
The above legal description is the same as that contained in the previous deed of record.
This is not the marital homestead of Darren Tate, the grantor herein.

unimproved ( )
This is improved (XX) property, known as 418 Anderson Lane, 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, 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 my/our hand(s) this 30th day of November, 2004.

Darren Tate
Darren Tate

STATE OF TENNESSEE

COUNTY OF Davidson }

Personally appeared before me, the undersigned , a Notary Public in and for said County and State, the within named Darren Tate, a married man, 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 30th day of November, 2004.

Commission expires 3/25/06

MICHAEL T. MOSS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Notary Public

STATE OF TENNESSEE

COUNTY OF Davidson }

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, the within named _____, _____ (title) for _____ (corporation), with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ (title) of the maker or constituent of the maker, and is authorized by the maker or by constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 30th day of November, 2004.

My Commission Expires:_____

_____

Notary Public

STATE OF TENNESSEE

COUNTY OF Davidson }

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, the within named_____ , attorney-in-fact for _____ , with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the attorney-in-fact of the maker or constituent of the maker, and is authorized by the maker or by constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 30th day of November, 2004.

My Commission Expires:_____

_____

Notary Public

Prepared by & Return to

Smith.Sholar.Associates.PLLC.
P.O. Box 663
Gallatin, TN 37066
(615) 452-5282