THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

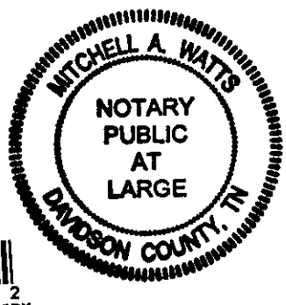
The actual consideration or value, whichever is greater, for this transfer is $ 62,500.00

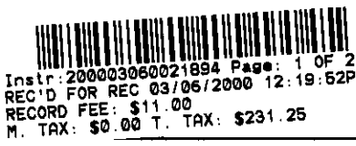
Michael Gallagher
Affiant

Subscribed and sworn to before me, this 29th day of February, 2000

Mitchell A Watts
Notary Public

My Commission Expires: 9-24-01





Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
MICHAEL GALLAGHER 1416 Sumner Avenue Nashville, Tennessee 37206	COUNTRYWIDE HOME LOANS, INC. 2021 N. Gallatin Road #292 Madison, Tennessee 37115	MAP 83-5 PARCEL 341

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of SIXTY TWO THOUSAND FIVE HUNDRED AND NO/100---------- ($ 62,500.00) DOLLARS, cash in hand paid by the hereinafter named Grantees, the receipt of which is hereby acknowledged, I, DANIEL JAMES McNICOLL, unmarried

hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto MICHAEL GALLAGHER AND WIFE, BENTE GALLAGHER

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:

BEING the westerly 45.0 feet of Lot No. 36 on the Map of the Subdivision of part of the Weakley Home Place as of record in Book 421, page 36, Register's Office for Davidson County, Tennessee.

SAID part of Lot No. 36 fronts 45.0 feet on the southerly side of Sumner Avenue and runs back between parallel lines 150.0 feet to an alley.

BEING the same property conveyed to Daniel James McNicoll by deed from Andrew M. Cuomo, Secretary of Housing and Urban Development of Washington, D.C., of record in Book 10576, page 738, Register's Office for Davidson County, Tennessee.

This is improved property known as 1416 Sumner Avenue, Nashville, Tennessee 37206

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.

GRANTOR COVENANTs with the said GRANTEEs that he is lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of S/D of part of the Weakley Home Place of record in Book 421, page 36, Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and bind s himself ___, his ___ heirs and representatives to warrant and forever defend the title to the said GRANTEE s , their heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand on this the 29th day of February, 2000.

Daniel James McNicoll
DANIEL JAMES McNICOLL
by Karen Hoff, ATTY IN FACT

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 _____, the bargainor____, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand and official seal this _____day of _____.

My Commission Expires: _____ Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public within and for the State and County aforesaid, personally appeared _____ _____ and _____ with whom I am personally acquainted and who upon _____oath___ acknowledged _____ to be the _____ and _____ respectively of the _____ _____ the within named bargainor, and corporation, and that _____ as such _____ and _____being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal this _____day of _____.

My Commission Expires: _____ Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

BEFORE me, the undersigned, a Notary Public in and for said County and State, personally appeared KAREN HOFF to me known to be the person who executed the foregoing instrument in behalf of DANIEL JAMES McNICOLL and acknowledged that she executed the same as the free act and deed of the said DANIEL JAMES McNICOLL.

WITNESS my hand and seal this 29th day of February, 2000.

Mitchell A Watts
Notary Public

My commission expires: 9/29/01

MITCHELL A. WATTS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TN